



## **Chapter 1: Introduction to OTCnet**

---

### **OTCnet Participant User Guide**

*(This page intentionally left blank)*

## TABLE OF CONTENTS

Audience, Overview, and Topics .....	3
Audience .....	3
Overview .....	3
Topics .....	3
Topic 1. Introduction to OTCnet .....	4
Overview .....	4
OTCnet Elements .....	5
OTCnet Process Flow: Check Capture, Check Processing and Reporting .....	6
What is ACH? .....	8
What is Check 21? .....	8
OTCnet Process Flow: Deposit Reporting .....	10
OTCnet Process Flow: Card Processing .....	11
OTCnet Process Flow: Self-Service Kiosk: Check Payment .....	13
OTCnet Process Flow: Self-Service Kiosk: Deposit Processing .....	14
OTCnet Process Flow: Self-Service Kiosk: Card Processing .....	14
OTCnet End Users .....	17
Topic 2. OTCnet User Roles .....	18
Agency User Role Combinations .....	29
Financial Institution (FI) User Role Combinations .....	31
System Tasks by Agency and Financial Institution (FI) Roles .....	31
Summary .....	41
Notes .....	41
Glossary .....	42

## LIST OF TABLES

Table 1. FedACH and Check 21 Payment Types .....	9
Table 2. End User Roles .....	17
Table 3. OTCnet Agency and FI/FRB User Roles .....	18
Table 4. Combinable Agency Deposit Processing User Roles .....	29
Table 5. Combinable Agency Check Capture User Roles .....	30
Table 6. Combinable Financial Institution User Roles .....	31
Table 7. Deposit Processing and Reporting Roles .....	31
Table 8. Check Capture Roles .....	33
Table 9. Check Processing .....	37
Table 10. Card Processing .....	40

## LIST OF FIGURES

Figure 1. OTCnet Elements .....	5
Figure 2. Check Capture, Check Processing, and Reporting Process Flow .....	7
Figure 3: Deposit Processing Workflow .....	10
Figure 4. Card Processing Workflow .....	12
Figure 5. Self-Service Kiosk: Check Payment .....	13
Figure 6. Self-Service Kiosk: Deposit Processing Workflow .....	14
Figure 7. Self-Service Kiosk: Card Processing Workflow .....	16

*(This page intentionally left blank)*

# Audience, Overview, and Topics

## Audience

The intended audience for the Introduction to OTCnet includes:

- Administration Users
- Deposit Processing and Reporting Users
- Check Capture, Check Processing and Reporting Users
- Card Processing Users
- Viewers

## Overview

Welcome to Introduction to OTCnet Overview and OTCnet Course Content. In this chapter, you will learn:

- The introduction to OTCnet

## Topics

The topics of this chapter are:

- OTCnet Background and Organization
- OTCnet User Roles

# Topic 1. Introduction to OTCnet

## Overview

The Bureau of the Fiscal Service (BFS) Over the Counter Division (OTCD) provides the Over the Counter Channel Application (OTCnet) to facilitate the prompt electronic processing, reporting of deposits and transaction activities. OTCnet financial services include retail transactions made at agency offices, face-to-face collection points, and point of sale (POS) locations throughout the US and abroad.

OTCD oversees the systems, networks and program infrastructure which enable world-class OTCnet financial services including the collection of checks, cash, coins and credit, debit and gift card transactions at agency POS locations around the globe. The OTCD is responsible for implementing a coordinated government-wide strategy for the collection of over the counter transaction and deposit activities (cash, card, check, foreign checks/currency, seized currency), and the transition from paper checks to electronic mechanisms.

OTCnet is a secure web-based system that enables federal agencies to integrate check conversion, deposit reporting, and card processing, so that all check, cash, coin, and card deposits to the TGA are handled by one web-based application.

OTCnet offers agencies superior customer service and high-quality e-commerce solutions for collections and reporting needs.

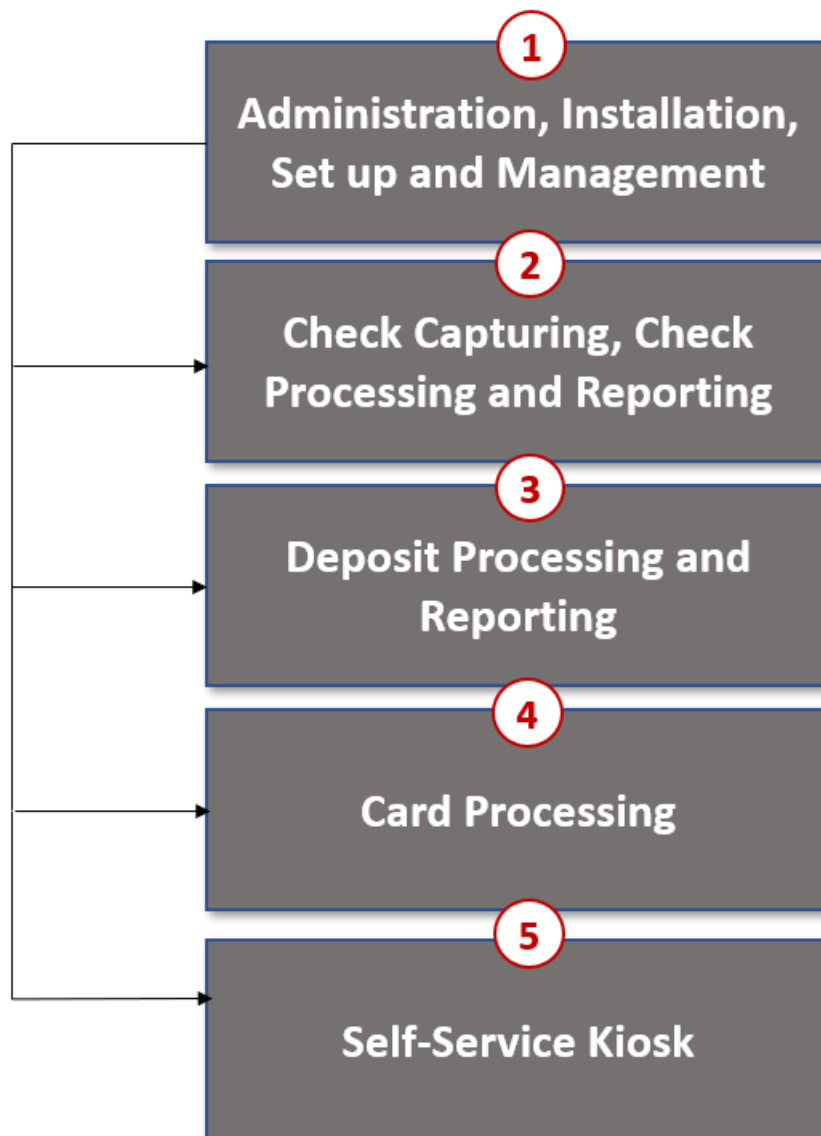
OTCnet Financial Services includes the following.

- Electronically process US checks presented for cashing, payment or deposit
- Process US currency, foreign currency cash and foreign check item deposits
- Accepts credit, debit and gift cards (Visa, MasterCard, American Express and Discover)
- Supports the self-service kiosk
- Automate the collection and settlement process
- Provide online reporting and research capability for reconciliation and inquiries
- Improve deposit history record keeping

## OTCnet Elements

OTCnet is comprised of five elements: 1) Administration, 2) Check Capture, Check Processing and Reporting, 3) Deposit Processing and Reporting, 4) Card Processing, and 5) Self-Service Kiosk: Web Service. Administration functions support Check Capture, Check Processing and Reporting, Deposit Processing and Reporting, Card Processing, and Self-service Kiosk (see **Error! Reference source not found.** below).

Figure 1. OTCnet Elements



The functions of the five elements of are:

- **Administration:** allows for those with administrative permissions to install, setup users, and manage OTCnet

- **Deposit Processing:** permits Federal agencies the ability to create and submit deposits for confirmation. This platform also allows for Financial Institutions (FIs) to confirm those deposits and create adjustments electronically. Deposits can be created for US currency, foreign cash and foreign check items
- **Check Capturing, Check Processing:** converts personal and business checks into electronic fund transfers. Transactions can be consumer, consumer accounts receivable, and business transactions.
- **Card Processing:** allows agencies to provide their customers an option to make their payments via credit/debit cards and gift cards.
- **Self-service Kiosk:** Third party vendor standalone kiosk supported by OTCnet.

## OTCnet Process Flow: Check Capture, Check Processing and Reporting

Check Capture and Check Processing involve converting paper checks received over the counter or through the mail into electronic debits to the check writer's account. The process is highly automated and greatly improves the collection, reconciliation, research, and reporting processes associated with Federal Agency check collections.

In OTCnet, your Agency scans a check and the check scanner captures an image of the front and back of each check. In OTCnet Online, the image is available immediately; in OTCnet Offline, the image is stored locally. You can also access Collections Information Repository (CIR) to retrieve deposit information.

The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date throughout the Check Image and Research Archive (CIRA) Query feature within OTCnet.

OTCnet sends summary as well as detailed information to CIR for those agencies that are not processing tax transactions.

CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System/Government Wide Accounting (CARS). CARS invokes Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction

OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written.

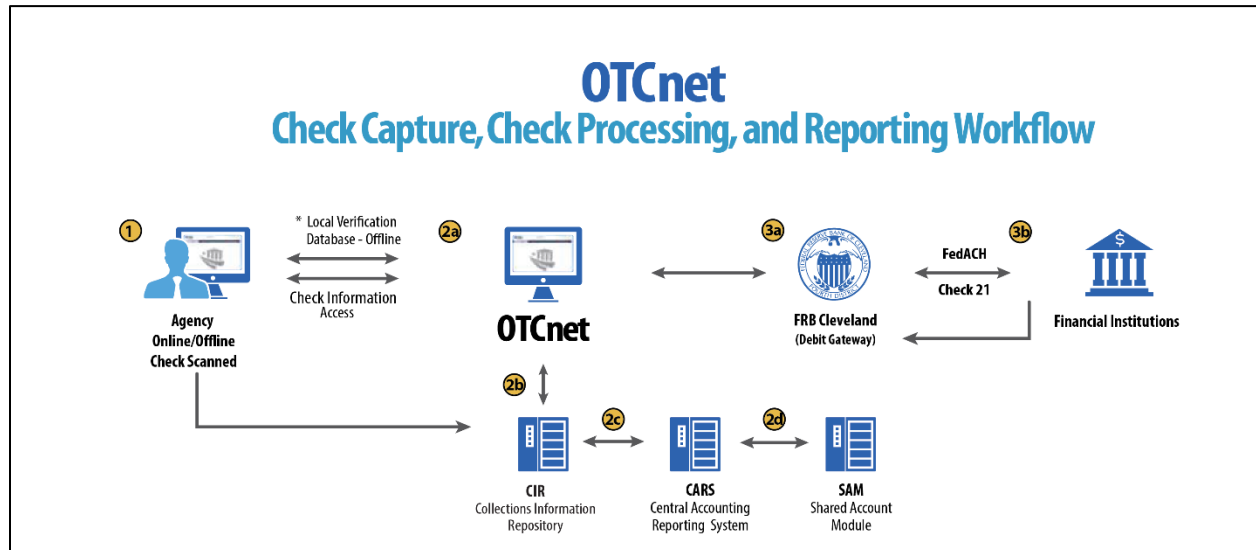
The FI where the check was written shows the account was debited (see complete Check Capture and Check Processing and Reporting Process flow in **Error! Reference source not found.** below).

If your Agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then



used to determine the check writer's status and implement your Agency's bad check policy if applicable.

**Figure 2. Check Capture, Check Processing, and Reporting Process Flow**



## What is ACH?

The ACH Network is a nationwide batch-oriented electronic funds transfer system governed by the NACHA (National Automated Clearing House Association) operating rules which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH entries. ACH payments include:

- Direct Deposit of payroll, Social Security and other government benefits, and tax refunds;
- Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums;
- Business-to-business payments;
- E checks;
- E commerce payments;
- Federal, state and local tax payments.

## What is Check 21?

Check 21, also known as 'Check Clearing for the 21st Century' Act, was signed into law on October 28, 2003. Provisions of the law took effect on October 28, 2004. It is important to understand the effects of Check 21 on OTCnet. Check 21 provides the legal framework for the creation of substitute checks, which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check.

To meet legal requirements, a substitute check must:

- Contain an image of the front and back of the original check.
- Bear a legend that states, "This is a legal copy of your check. You can use it the same way you would use the original check."
- Display a MICR line containing all information appearing on the MICR line of the original check.
- Conform in paper stock, dimension, and otherwise, with generally applicable industry standards for substitute checks.
- Be suitable for automated processing in the same manner as the original check.

**Note:** All non-personal items are processed via Check 21.

Overall, this legislation has modernized the nation's check payments system. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation. ALL payment instruments are eligible for processing under OTCnet, including Business Checks, Money orders, Treasury checks, Credit card checks, Traveler's checks, Cashier's checks, Official checks, Third-party checks, Payroll checks and checks drawn on state or local government. Check 21 requires financial institutions to accept a substitute check from a presenting institute and grant it equivalent status as the original check, if the substitute check meets prescribed requirements. It also requires a reconverting bank to meet the warranties and indemnities enacted through the legislation and subsequent regulations. Check 21 requires financial institutions to provide education to individual consumers on substitute checks and consumer re-credit rights.

For more information on Check 21, visit: <http://www.frb services.org/Retail/Check21.html>

Table 1 below identifies acceptable forms of FedACH and Check 21 payment types.

**Table 1. FedACH and Check 21 Payment Types**

FedACH	Check 21
<ul style="list-style-type: none"> <li>• Direct Deposit of payroll, Social Security and other government benefits, and tax refunds</li> <li>• Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums</li> <li>• Business-to-business payments</li> <li>• E checks</li> <li>• E commerce payments</li> <li>• Federal, state and local tax payments</li> </ul>	<ul style="list-style-type: none"> <li>• Business Checks</li> <li>• Money Orders</li> <li>• Treasury Checks</li> <li>• Credit Card Checks</li> <li>• Traveler's Checks</li> <li>• Cashier's Checks</li> <li>• Official Checks</li> <li>• Third-party Checks</li> <li>• Payroll Checks</li> <li>• Checks drawn on state or local government</li> <li>• Personal Check (No Notice)</li> <li>• Personal Check (Opt Out)</li> </ul>

## OTCnet Process Flow: Deposit Reporting

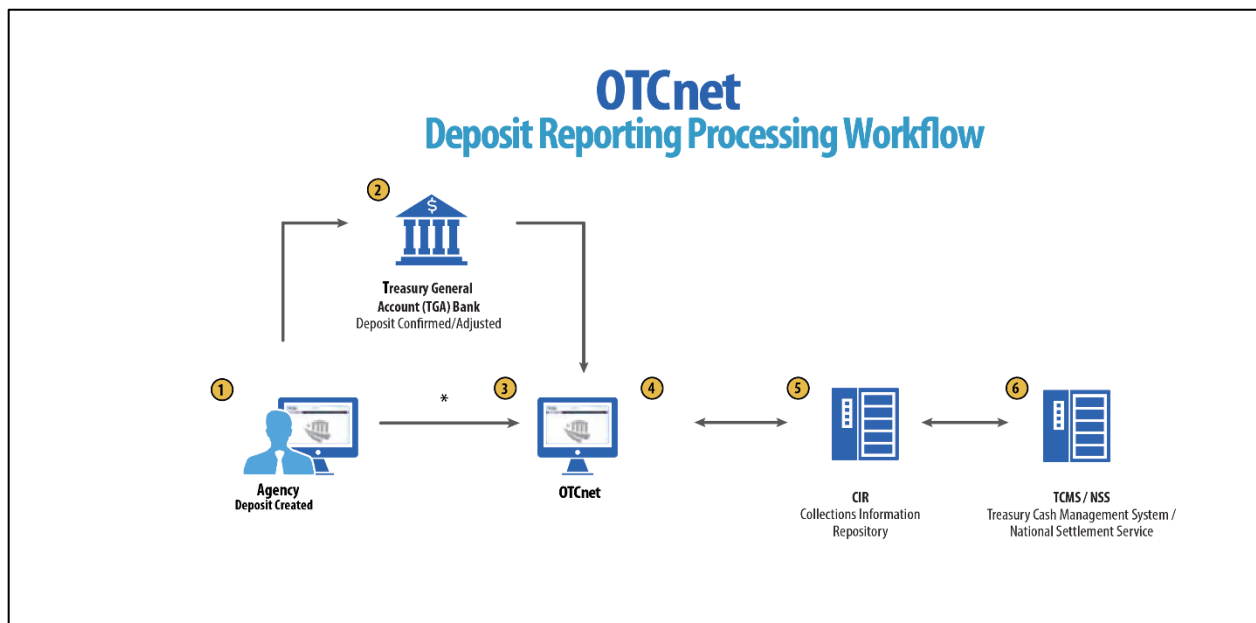
Deposit Processing electronically collects and automates US and Foreign funds which facilitates the classification of Treasury collections on a daily basis.

As shown in **Error! Reference source not found.** below, the Deposit Preparer, or Agency, electronically reports the deposit to Treasury using OTCnet and prints out the OTCnet deposit ticket. The bank deposit ticket, OTCnet deposit ticket, cash, and checks (US and foreign) are taken to your Treasury General Account (TGA) Bank. At the TGA Bank, the Deposit Confirmer confirms the deposit, rejects the deposit or creates an adjustment to the deposit using OTCnet.

OTCnet sends commercial deposit voucher information to CIR. CIR receives commercial deposit information from OTCnet for reconciliation and transmits to Treasury Cash Management System (TCMS) for cash concentration purposes. TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity.

The Deposit Preparer and Deposit Viewer can access OTCnet to view their deposit ticket information, as well as access reports, receive rejections, and view adjustments.

Figure 3: Deposit Processing Workflow



## OTCnet Process Flow: Card Processing

Card processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or gift card. Card transactions are sent directly to WorldPay.

As shown in **Error! Reference source not found.** below, The Agency initiates the Card Processing payment. Currently, OTCnet does not store any card transaction details. The Agency can access Collections Information Repository (CIR) to retrieve deposit and card payment information.

**Note:** Agencies are responsible for reconciling all transaction data. For card transactions, data reconciliation can be conducted using the source system, merchant card processor, and the Department of Treasury's reporting repository. Card transactions processed via OTCnet can be viewed within the OTCnet application, Worldpay from FIS iQ portal, and CIR. CIR provides the summary and detailed transaction data for settled transactions. When reconciling, CIR has Card Reports that provide the user with all reporting information associated with the selected card transaction(s). These transactions auto pull from the Card Acquiring Service (CAS) and Pay.gov.

The customer pays with a credit/debit card or gift card at an agency terminal station. The customer authorizes the amount to be charged to their account. The Verifone/OTCnet terminal sends the transaction data to Worldpay for authorization.

Worldpay processes the payment in four steps:

### Step 1 - Authorization (Real Time)

Worldpay sends the transaction data to the card issuer through the card networks (e.g., Visa, Discover, Amex and Mastercard). The card issuer determines whether funding is available and returns authorization through the card networks to Worldpay.

### Step 2 - Clearing

Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.

### Step 3 - Settlement

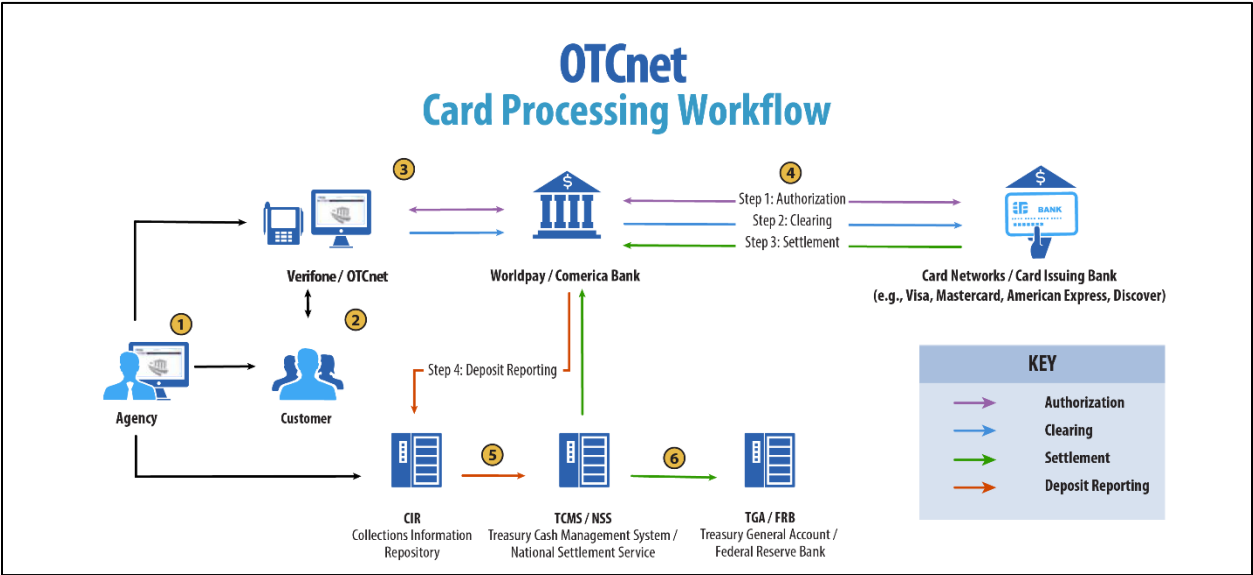
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.

### Step 4 - Deposit Reporting

If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.

CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds. NSS transfers funds to the TGA Bank NY/FRB and reconciles them with Worldpay/Comerica Bank.

Figure 4. Card Processing Workflow



## OTCnet Process Flow: Self-Service Kiosk: Check Payment

Self-Service Kiosk: Check Processing is a web-based functionality that provides agency customers with an option to make payments with a check at kiosk.

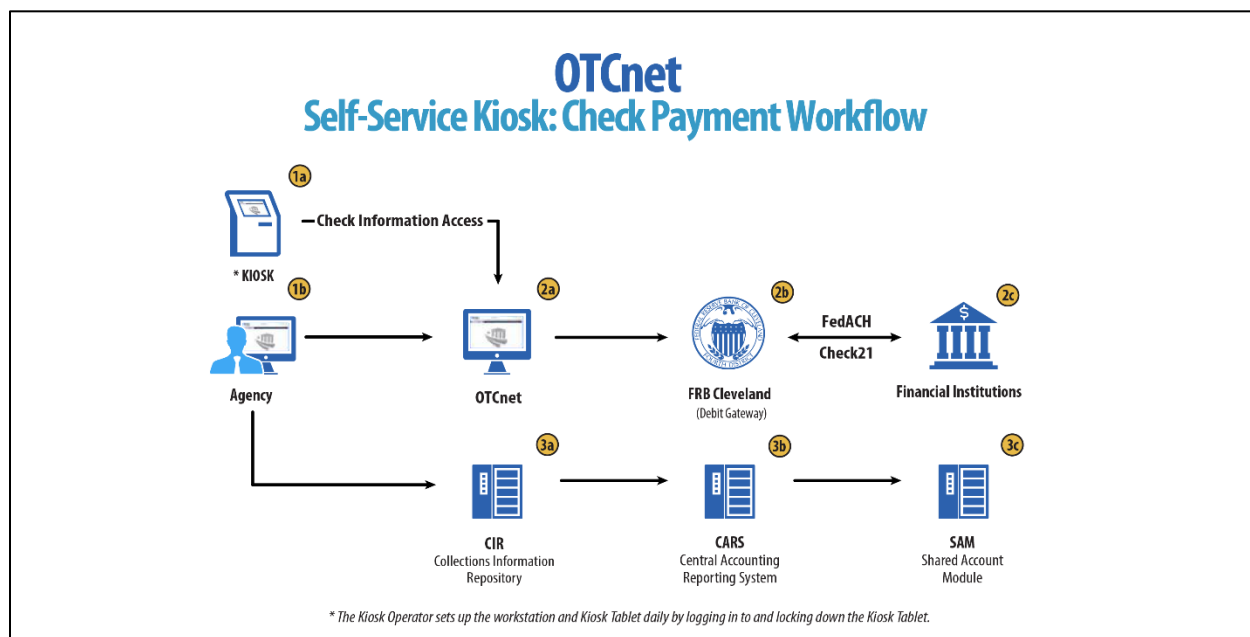
As shown in **Error! Reference source not found.** below, the kiosk captures the image of the front and back of each check. Kiosk: Image stored on the kiosk server. The images will be uploaded to the OTCnet server on a scheduled basis. The Agency accesses OTCnet for Check Processing reports. The agency can also access Collections Information Repository (CIR) to retrieve deposit information.

The captured image of the check is stored for seven years in OTCnet. An agency can search for check images as well as the check capture and transaction date throughout the CIRA (Check Image and Research Archive) Query feature within OTCnet. OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written. The FI where the check was written shows the account was debited.

OTCnet sends summary as well as detailed information to CIR for those agencies. CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System (CARS). CARS invokes Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction.

**Note:** The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

Figure 5. Self-Service Kiosk: Check Payment



## OTCnet Process Flow: Self-Service Kiosk: Deposit Processing

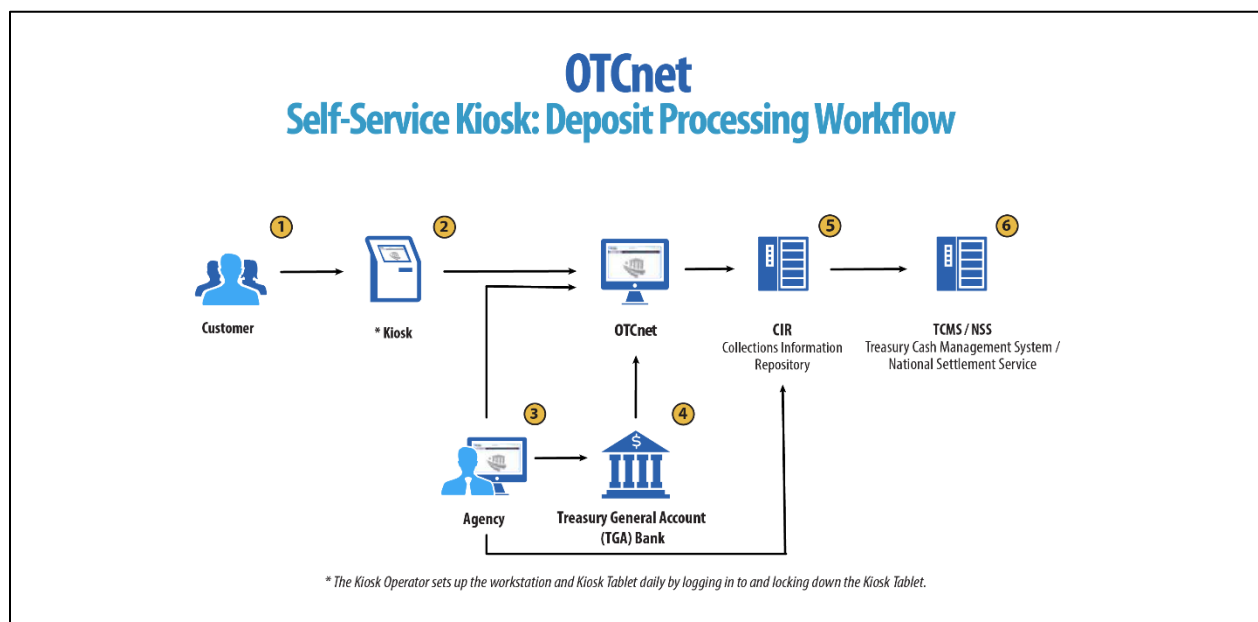
Self-Service Kiosk: Deposit Processing is a web-based functionality that provides agency customers with an option to make US cash payments at a kiosk.

As shown in **Error! Reference source not found.** below, The customer (kiosk user) makes US cash payments using the kiosk. The kiosk sends the deposit information to OTCnet with draft status. OTCnet creates deposit voucher for kiosk's cash payment transactions with accounting code information. The Agency logs in to OTCnet to classify, approve and submit the voucher to the agency's Financial Institution (FI) and can view the Deposit Process report. The cash goes to the bank.

The Agency can also access Collections Information Repository (CIR) to retrieve deposit information. The FI verifies and confirms the deposit in OTCnet. OTCnet sends vouchers information to Collections Information Repository (CIR). CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds.

**Note:** The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

Figure 6. Self-Service Kiosk: Deposit Processing Workflow





## OTCnet Process Flow: Self-Service Kiosk: Card Processing

Self-Service Kiosk: Card Processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or Visa/Mastercard gift card at an agency terminal station. Card transactions are sent directly to WorldPay.

As shown in **Error! Reference source not found.** below, pays with a credit/debit card or Visa/Mastercard gift card at the kiosk. Customer authorizes the amount to be charged to their account. The kiosk sends transaction data to Worldpay for authorization.

Worldpay processes the payment in four steps:

### Step 1 - Authorization (Real Time)

Worldpay sends the transaction data over to the card issuer through the card networks (Visa, Discover, Amex and Mastercard). The card issuer determines if funding is available or not and returns authorization back through the card networks to Worldpay.

### Step 2 - Clearing

Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. Processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.

### Step 3 - Settlement

The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.

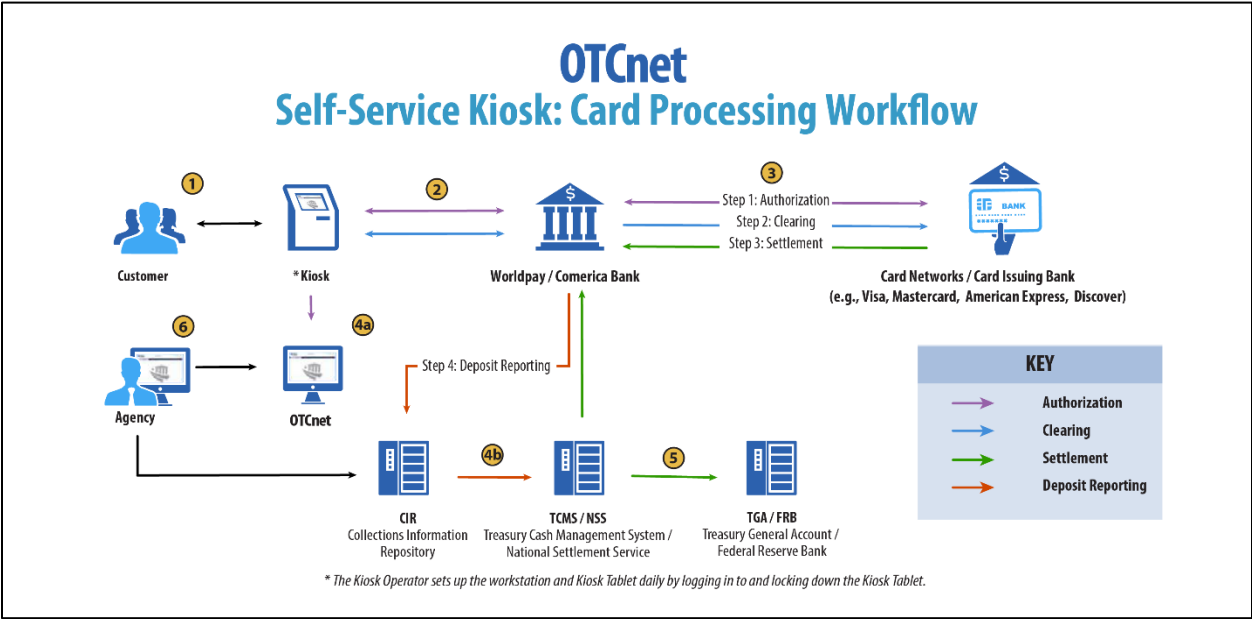
### Step 4 - Deposit Reporting

If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.

CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds. The kiosk sends the card transaction data to OTCnet via the card webservice. NSS transfers funds to the TGA Bank NY/FRB and reconcile with Worldpay/Comerica Bank. The Agency accesses OTCnet for Card Processing report. The Agency can also access Collections Information Repository (CIR) to retrieve deposit information.

**Note:** The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

Figure 7. Self-Service Kiosk: Card Processing Workflow



## OTCnet End Users

There are three functional areas of the OTCnet application: 1) Administration, 2) Check Capture, Processing and Reporting and 3) Deposit Processing and Reporting. The user role you will hold is based on the types of tasks you will perform.

Administration user roles, with varying degrees of permission, can perform administrative duties such as user management and system installation. Check Capture/Check Processing and Reporting user roles can perform functions to capture checks, process checks, access reports and edit or view the Master Verification Database (MVD). Deposit Processing and Reporting user roles can create deposits, approve, confirm (reject or adjust), and/or view information. (see Table 2 below).

**Table 2. End User Roles**

<b>Administration</b>	<b>Check Capture/ Check Processing and Reporting</b>	<b>Deposit Processing and Reporting</b>	<b>Card Processing</b>
<b>Agency</b> Check Capture Supervisor Check Capture Administrator Accounting Specialist/ Local Accounting Specialist Card Administrator  <b>Financial            Institution/            Federal Reserve</b> Primary Security Administrator Local Security Administrator	<b>Agency</b> Check Capture Operator Check Capture Lead Operator Check Capture Supervisor Batch Approver* Batch Uploader* Master Verification Database (MVD) Editor Master Verification Database (MVD) Viewer	<b>Agency</b> Deposit Preparer Deposit Approver Viewer  <b>Financial            Institution/            Federal Reserve</b> Deposit Confirmer Viewer	<b>Agency</b> Card Operator

\*Batch Approver and Batch Uploader are sub-roles assigned to users with existing roles.

## Topic 2. OTCnet User Roles

Individuals can be granted user access based on their job roles. Agency and financial institution/federal reserve bank (FI/FRB) user roles are listed in Table 3 below with corresponding descriptions of job roles, the user roles that may assign the access, and if the user can access Check Capture, Deposit Processing, or Card Processing functions.

**Table 3. OTCnet Agency and FI/FRB User Roles**

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.	Agency PLSA Agency LSA		•	
Agency Local Security Administrator (LSA)	The agency user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. LSAs can also view security reports.	Agency PLSA	•	•	
Agency Primary Local Security Administrator (PLSA)	The agency user in this role has the same capabilities as an LSA with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per agency.	OTCnet Customer Support Team	•	•	

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Agency Manager	The agency user in this role can view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary-level classification, and the agency comments associated to an endpoint.	Agency PLSA Agency LSA	•		
Batch Approver	<p>The user assigned this role will have the ability to approve a batch either prior to batch upload (from Offline) or when a batch is uploaded/submitted to OTCnet but not yet approved. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Uploader allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a need for the Operator to perform this function without a Supervisor present.</p> <p>Note: This role only applies to the Offline version of OTCnet.</p>	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Batch Uploader	<p>The user assigned this role will have the ability to upload a batch from Offline OTCnet to the online database; this user has no other permissions, and therefore should typically be granted to a Check Capture Operator and Lead Operator. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Approver allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a need for the Operator to perform this function without a Supervisor present.</p> <p>Note: This role only applies to the Offline version of OTCnet.</p>	Agency PLSA Agency LSA	•		
Card Administrator	<p>The agency user in this role has the capability to manage endpoints for card processing. The user can view and modify terminal configuration. The user can also modify, delete, view, and search organization hierarchy. Lastly, this user has the capability to download releases and read/view audit card modules.</p>	Agency PLSA Agency LSA			•

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Card Operator	This user views organizational hierarchy and searches within the organization. This user can process credit card payments, query card transactions, and view terminal configuration. Finally, this user can read/view the audit log and has partial access to the user's own activities.	Agency PLSA Agency LSA			•

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Administrator	<p>The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user is able to setup the location policy and location group. Additionally, this user is able to view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades of the application as well as has the permission to download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user has the permission to download software or firmware to the terminal using the Download Check Capture application permission. Lastly, this user is authorized to download the OTCnet Local Bridge (OLB) application, install the OLB certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.</p>	<p>Agency PLSA Agency LSA</p>	<ul style="list-style-type: none"> <li>•</li> </ul>	Check Capture Administrator	



User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Administrator	The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user is able to setup the location policy and location group. Additionally, this user is able to view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades of the application as well as has the permission to download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user has the permission to download software or firmware to the terminal using the Download Check Capture application permission. Lastly, this user is authorized to download the OTCnet Local Bridge (OLB) application, install the OLB certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Lead Operator	The agency user in this role will have the ability to scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, this user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicates. This user is not authorized, however, to use out-of-date LVD. This role can establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Operator	The agency user that has the authorization to in scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Supervisor	The agency user in this role is the most powerful user on the Check Capture site. The user can perform almost all the functions in Check Capture including view and classify checks at the item level or a batch at the summary level, accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, accept checks with poor quality, as well as view, modify, and import accounting codes, and modify endpoint mappings. However, this user does not have any permissions associated with scanning checks. To ensure "checks and balances," scanning checks is reserved for a Check Capture Operator or Lead Operator only. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.	Agency PLSA Agency LSA	•		
CIRA Viewer	The agency user in this role can only view organization endpoints and CIRA records. This is the check processing role with the lowest level of access. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA Agency LSA	•		
Deposit Approver	The agency user in this role will approve the deposit report and submit the information to the TGA financial institution.	Agency PLSA Agency LSA		•	
Deposit Preparer	The agency user in this role prepares the deposit ticket and supporting information for transmission to the TGA financial institution.	Agency PLSA Agency LSA		•	

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
FPA Viewer	The agency user in this role will only be able to search / view deposit and adjustments and produce reports from it.	Agency PLSA Agency LSA		•	
Local Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for its depositing and lower level endpoints. This role will establish, maintain and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level endpoints will use in OTCnet.	Agency PLSA Agency LSA		•	
MVD Editor	The agency user in this role can create, update and read verification records. This role can also download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated with an endpoint.	Agency PLSA Agency LSA	•		
MVD Viewer	The agency user in this role can read CIRA records in addition to read verification records and read block records containing only AB permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.	Agency PLSA Agency LSA	•		
View Report	The agency user in this role will have access to agency reports with the exception of the CIRA CSV report.	Agency PLSA Agency LSA	•	•	

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Deposit Confirmer	The financial institution user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments, as necessary.	FI PLSA FI LSA		•	
FI Viewer	The financial institution user in this role will only be able to search and view deposits and adjustments, view Financial Institution information and produce reports from it.	FI PLSA FI LSA		•	
FI/FRB Local Security Administrator (LSA)	The financial institution/federal reserve bank user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access.	FI PLSA		•	
FI/FRB Primary Local Security Administrator (PLSA)	The financial institution/federal reserve bank user in this role has the same capabilities as an LSA, with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per financial institution.	OTCnet Customer Support Team		•	
FI/FRB Confirmer	The FI/FRB user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments, as necessary.	FI PLSA FI LSA		•	
FRB Viewer	The FRB user in this role will only be able to search and view deposits and adjustments, view FRB information and produce reports from it	FI PLSA FI LSA		•	

## Agency User Role Combinations

The two tables below show Agency Deposit Processing, Check Capture and Card Processing user roles that can be combined and assigned to an individual user. “•” indicates that the role in the column heading can be combined with the role to the far left of it.

**Table 4. Combinable Agency Deposit Processing User Roles**

Agency User Roles	Agency PLSA	Agency LSA	Accounting Specialist	Local Accounting Specialist	Deposit Preparer	Deposit Approver	FPA Viewer
Agency PLSA							•
Agency LSA							•
Accounting Specialist				•	•	•	•
Local Accounting Specialist			•		•	•	•
Deposit Preparer			•	•		•	•
Deposit Approver			•	•	•		•
FPA Viewer	•	•	•	•	•	•	
CIRA Viewer			•	•	•	•	
View Report			•	•	•	•	
MVD Editor			•	•	•	•	
MVD Viewer	•	•	•	•	•	•	
Card Administrator			•	•	•	•	
Card Operator			•	•	•	•	
Check Capture Operator			•	•	•	•	
Check Capture Lead Operator			•	•	•	•	
Check Capture Administrator		•	•	•	•	•	
Check Capture Supervisor			•	•	•	•	

Table 5. Combinable Agency Check Capture User Roles

Deposit Reporting. Check Capture and Card Processing User Roles	Agency Manager	CIRA Viewer	View Report	MVD Editor	MVD Viewer	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supvr.	Batch Approver	Batch Uploader
Agency PLSA					.						
Agency LSA					.			.			
Accounting Specialist		.	.	.	.	.	.	.	.		
Local Accounting Specialist		.	.	.	.	.	.	.	.		
Deposit Preparer		.	.	.	.	.	.	.	.		
Deposit Approver		.	.	.	.	.	.	.	.		
Agency Manager				.				.	.		
CIRA Viewer			.	.	.	.	.	.	.		
View Report		.		.	.	.	.	.	.		
MVD Editor	.	.	.		.	.	.	.	.		
MVD Viewer		.	.	.		.	.	.	.		
Card Administrator						.	.	.	.		
Card Operator						.	.		.		
Check Capture Operator		.	.	.	.					.	.
Check Capture Lead Operator		.	.	.	.			.	.	.	.
Check Capture Administrator	.	.	.	.	.		.		.		
Check Capture Supervisor	.	.	.	.	.		.	.			
Batch Approver						.	.				
Batch Uploader						.	.				



## Financial Institution (FI) User Role Combinations

Table 6 below shows financial institution user roles that can be combined and assigned to an individual user. “•” indicates that the role in the column heading can be combined with the role to the far left of it.

**Table 6. Combinable Financial Institution User Roles**

Financial Institution (FI) User Roles	FI PLSA	FI LSA	FI Confirmer	FI Viewer
FI PLSA				•
FI LSA				•
FI Confirmer				•
FI Viewer	•	•	•	

## System Tasks by Agency and Financial Institution (FI) Roles

The two tables below show the system tasks that can be performed by Agency and Financial Institution/Federal Reserve Bank (FI/FRB) user roles. “•” indicates that the user role shown in the column heading can perform the task listed to the far left of it.

**Table 7. Deposit Processing and Reporting Roles**

Deposit Processing & Reporting Task	Agency PLSA	Agency LSA	Agency Acc Spec	Agency Local Acc Spec	Agency Dep. Prep.	Agency Dep. Appr.	FI/FRB Viewer	FI/FRB PLSA	FI/FRB LSA	FI/FRB Dep. Confirmer	FI/FRB Viewer
Add/Update/Delete a User	•	•						•	•		
Reset Password	•	•						•	•		
Manage Own Account	•	•	•	•	•	•	•	•	•	•	•
OTCnet Logon and Homepage	•	•	•	•	•	•	•	•	•	•	•
Create/Modify Deposit					•						
Submit Deposit						•					
Confirm/Reject Deposit										•	
View Deposit/Adjustment Detail					•	•	•			•	•

Deposit Processing & Reporting Task	Agency PLSA	Agency LSA	Agency Acc Spec	Agency Local Acc Spec	Agency Dep. Prep.	Agency Dep. Appr.	FI/ FRB Viewer	FI/ FRB PLSA	FI/ FRB LSA	FI/ FRB Dep. Confirmer	FI/ FRB Viewer
Search Deposit/ Adjustment					•	•	•			•	•
Create Deposit/ Adjustment										•	
Create Return Item Adjustment										•	
Modify Organization Hierarchy			•	•							
Delete Organization Hierarchy			•	•							
View Organization Hierarchy			•	•							
Search Organization Hierarchy			•	•							
Modify Accounting Codes*			•								
Import Accounting Codes*			•								
View Accounting Codes*			•	•							
Modify Endpoint Mappings*			•	•							
Modify Custom Labels			•								
View Custom Labels			•	•							
Modify Processing Options			•	•							

Deposit Processing & Reporting Task	Agency PLSA	Agency LSA	Agency Acc Spec	Agency Local Acc Spec	Agency Dep. Prep.	Agency Dep. Appr.	FI/ FRB Viewer	FI/ FRB PLSA	FI/ FRB LSA	FI/ FRB Dep. Confirmer	FI/ FRB Viewer
View Processing Options			•	•							
Modify User Defined Fields			•								
View user Defined Fields			•	•							
View Financial Institutions										•	•
View Business Reports			•	•	•	•	•			•	•
View Security Reports	•	•						•	•		
View Administrative Reports					•	•	•			•	•
Read/View Audit Log	•	•									
View Reporters Flag			•	•							

This next table specifies OTCnet Check Capture roles and corresponding permissions at the Agency level.

**Table 8. Check Capture Roles**

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Batch Uploader*	Online/ Offline
Authorize Duplicates		•		•			Online/ Offline
Authorize MICR Correction		•		•			Online/ Offline
Authorize Poor Image Quality		•					Online/ Offline

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Batch Uploader*	Online/Offline
Balance Check Amounts		.		.			Online/Offline
Change Batch Control Values	.	.		.			Online/Offline
Change Batch Status				.			Online/Offline
Close Batch	.	.		.			Online/Offline
Edit Batch		.		.			Online/Offline
Change Mode	.	.					Online/Offline
Configure Check Capture System (settings)			.	.			Online/Offline
View Check Capture System Configuration	.	.	.	.			Online/Offline
Configure Batch Manager	.	.	.	.			Online/Offline
Override Verification				.			Online/Offline
Process Transactions (Scan Checks)	.	.					Online/Offline
Approve/Submit Batch				.	.		Online/Offline
View Batch List	.	.	.	.			Online/Offline
Void Item During Balancing				.	.		Online/Offline
Void Transaction				.	.		Online/Offline

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Batch Uploader*	Online/Offline
Check Capture System Maintenance (Upgrade Scanner Firmware)			•	•			Online/Offline
Check Capture System Maintenance (Upgrade Application from Online)			•	•			Offline
Check Capture System Maintenance (Upgrade Form from Online)			•	•			Offline
Upload Batch				•		•	Offline
Acknowledge Batch				•		•	Offline
Recover From Secondary Storage				•			Offline
Reset LVD			•	•			Offline
Update LVD		•		•			Offline
Authorize Old Verification				•			Offline
Create and Download Local Bridge Credential File	•	•	•	•			Online
Create and Download Initialization File			•				Offline

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Batch Uploader*	Online/Offline
Startup of OTCnet Local Bridge (OLB) Application	•	•	•	•			
Startup of OTCnet Offline Application Server	•	•	•	•	•	•	Offline
Upgrade Offline OTCnet Version	•	•		•			Offline
Modify Classify Batch	•	•		•			Online/Offline
View Classify Batch	•	•	•	•			Online/Offline
Modify Classify Item	•	•		•			Online/Offline
View Classify Item	•	•	•	•			Online/Offline
Download Check Capture Application			•	•			Offline
View Activity Log	•	•					Offline
Read/View Audit Check Capture Module (Partial – Access User's Own Activities Only)			•				Offline
Manage Users			•				Offline
Download User Profiles			•				Offline

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Batch Uploader*	Online/Offline
Update User Profiles			•				Offline
Download OTC Endpoints			•				Offline
Update OTC Endpoints (Offline)			•	•			Offline

\*Batch Approver and Batch Uploader are sub-roles assigned to users with existing roles.

Table 9 below shows the OTCnet Agency Check Processing user roles and their associated permissions.

**Table 9. Check Processing**

Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
Manage Own Account	•	•	•	•	•	•		•	•	
OTCnet Logon and Homepage	•	•	•	•	•	•		•	•	
Modify Organization Hierarchy			•	•	•					
Delete Organization Hierarchy				•	•					
View organization Hierarchy	•	•	•	•	•	•		•	•	
Search Organization	•	•	•	•	•	•		•	•	
Create/Modify Verification Records								•		
View Verification Records								•	•	
Read Block Record								•	•	

Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
Containing Only an ABA										
Create/Modify Check Capture Site				•						
Download Release**				•						
View CIRA	•					•	•	•	•	
Read/View Audit Admin (Partial)				•						
Read/View Audit Check Capture (All)				•						
Read/View Audit Check Capture Module (Partial)					•					
Read/View Audit Check Capture Module (Partial – User's Own Activity)		•	•							
Read/View Audit Check Processing (All)								•		
Read CIRA Check Image Report	•			•			•	•	•	
Read CIRA CSV Report	•			•				•	•	
Download CIRA CSV Historical Report	•			•			•	•	•	
Read Deposit	•			•			•	•	•	



Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
Ticket Report										
Read Debit Voucher Report	•			•			•	•	•	
Modify Accounting Codes				•	•					
Import Accounting Codes				•	•					
View Accounting Codes				•	•		•			
Modify Endpoint Mappings				•	•					
Modify Summary level Classification Flag			•		•					
View Summary Level Classification Flag	•	•	•	•	•	•		•	•	
Edit Agency Comments			•		•					
View Agency Comments	•	•	•	•	•	•		•	•	
Modify Processing Options			•		•					
View Processing Options			•		•					
ACR Activity Report	•			•			•	•	•	

\*CIRA Viewer, View Reports, and Batch Approver are sub-roles assigned to users with existing roles.

\*\*Download Release – includes downloading firmware, OTCnet Offline software, the OTCnet Local Bridge (OLB) application, and Security Updates.

**Table 10. Card Processing**

<b>Card Processing Task</b>	<b>Card Operator</b>	<b>Card Administrator</b>	<b>Card Uploader*</b>
Manage Own Account	•	•	
OTCnet Logon and Homepage	•	•	
Modify Organization Hierarchy		•	
Delete Organization Hierarchy		•	
View Organization Hierarchy	•	•	
Search Organization	•	•	
Process Card Payments	•		
Print Receipts	•		
Card Transaction Query	•		
Modify User Defined Fields (UDF)		•	
View User Defined Fields (UDF)		•	
Manage Card Process – Modify Terminal Configuration		•	
Manage Card Process – View Terminal Configuration	•	•	
Download OTCnet Local Bridge		•	
Create OTCnet Local Bridge OLB Credentials	•	•	
Import OTCnet Local Bridge OLB Credentials	•	•	
Read/View Audit Admin – (Partial)		•	
Read/View Audit Card Module – (All)		•	
Read/View Audit Card Module – (Partial – Access User's Own Activities Only)	•		
Card Web Service			•

\*The Card Uploader is a self-service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.



# Glossary

## A

**Accounting Code** – A unique agency classification code assigned to a transaction, which identifies the FRB Account Key that is used within the Federal Reserve. In check capture, it is a method of grouping individual check transactions into certain classifications. In deposit reporting, the classification is being done at a voucher level, where a voucher is being classified with one or many agency defined accounting codes or TAS.

**Accounting Code Description** – A brief explanation that provides further detail about an accounting code.

**Accounting Code Name** – The title of the accounting code.

**Accounting Key** – The account number assigned to a deposit when it is submitted to FRB CASHLINK. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CAN. The FRB Account Key is similar to the CAN, which is only used for FRB financial activity.

**Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.

**Acknowledged Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Acknowledged Error Batch Status** – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which resulted in a batch being updated to Acknowledgment Error.

**ACR Activity Report** – A check processing business report that allows you to view detailed information about transactions that were adjusted, corrected, or reversed/rescinded. Users can generate a report that covers a maximum period of 45 calendar days.

**Activity Type** – The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

**Adjustment Activity (FI) Report** – A business report that allows you to view adjustments made by your financial institution (FI).

**Adjustment Historical Report** – A deposit processing report that allows you to view historical deposit adjustment and returned item adjustment transaction data.

**Adjustments by OTC Endpoints Report** – A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

**Agency CIRA Report** – A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

**Agency Contact** – A person designated by an agency as the primary contact regarding deposit-related matters.

**Agency Information** – The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

**Agency Location Code (ALC)** – A numeric symbol identifying the agency accounting and/or reporting office.

**Agency Location Code plus 2 (ALC+2)** – The agency location code plus a unique two-digit number that is used in OTCnet to identify a cashflow at a location within an ALC. This plus two digits accommodates the fact that one ALC can represent many locations, and allows the agency to identify those locations specifically.

**Agency Manager** – A user that has authorization to view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Alternate Agency Contact** – A person designated by an agency as the secondary contact regarding deposit-related matters.

**American Bankers Association (ABA)** – (also known as Bank Routing Number) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

**Approved Batch Status** – Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

**Audit Log** – A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a comma separated value report (CSV) and opened in a spreadsheet program or available to print in a formatted audit log report.

**Automated Clearing House** – A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

**Awaiting Approval (AWAP)** – A deposit that is waiting for deposit confirmation by a Deposit Approver.

## **B**

**Back Office Processing Method** – Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

**Batch** – A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

**Batch Approver** – An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Batch Control/Batch Balancing** – An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

**Batch ID** – The unique number assigned to a batch by OTCnet.

**Batch List Report** – A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

**Batch Status** – Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

**Batch Uploader** – An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if terminal is configured to do so), or upload approved batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Blocked** – A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

**Bureau of the Fiscal Service (FS)** – (formerly FMS) The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates

the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

**Business Event Type Code (BETC)** – A code used in the CARS system to indicate the type of activity being reported, such as payments, collections, borrowings, etc. This code must accompany the Treasury Account Symbol (TAS).

## C

**CA\$HLINK II** – An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

**CA\$HLINK II Account Number (CAN)** – The account number assigned to a deposit when it is submitted to CA\$HLINK II.

**Capture Date** – The calendar date and time the payment is processed by the agency.

**Card Acquiring Service (CAS)** – (formerly Plastic Card Network) A Bureau of the Fiscal Service federal program that provides federal agencies with payment card (credit, debit, electronic benefit transfer (EBT) and store-value (gift cards) cards) acceptance capabilities.

**Card Administrator** – An agency user that has the authorization to manage endpoints for card processing, set up and view terminal configuration and read and view audit log information.

**Card Invoice ID** – The unique Invoice ID for a processed card transaction. The default on terminals is set to 10 characters, a max of 40 characters can be configured for MX terminals. It can be used to track transactions in OTCnet.

**Card Operator** – An agency user that has the authorization to start card processing, query, void, and refund any card transaction, as well as reboot and check terminal connection status.

**Card Processing:** A functionality available in OTCnet that allows agencies to provide customers with an option to make payments with a credit, debit or Visa/Mastercard gift card. The card transactions are directly sent to WorldPay. WorldPay sends all approved OTCnet transactions via a Card Acquiring Service (CAS) flat file to Collections Information Repository (CIR) for deposit reporting.

**(80mm) Card Receipt Printer** – A printer that can be selected by a Card Operator or Kiosk Operator; the 80mm printer provides the ability to print standard-sized card receipts on 3.125in (80mm) paper.

**Card Uploader:** A full vendor kiosk server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

**Cashier ID** – The ID of the user that created the transaction.

**Central Accounting Reporting System (CARS)** – The system that addresses the central accounting and reporting functions and processes associated with budget execution, accountability, and cash/other asset management. This includes the collection and dissemination of financial management and accounting information from and to federal program agencies.

**Central Image and Research Archive (CIRA)** – The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

**Central Image and Research Archive (CIRA) Query** – An online query function that allows users to search for all check transactions (includes mobile check transactions) processed in the OTCnet application that have been settled less than 18 months ago.

**Chain Code** aka Chain Number: An alphanumeric designator (e.g. 0F123B) assigned by acquirer to reflect a unique channel of processing. The chain code is assigned at lower level endpoints and an agency may have multiple chain codes.

**Characteristics** – The properties of a user, organization, deposit, or financial institution.

**Check 21** – Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

**Check Amount** – The dollar amount of the check.

**Check Capture** – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

**Check Capture Administrator** – An agency user that has the authorization to define and modify the check capture sites; to manage accounting codes; to modify endpoint mappings; to configure Check Capture functions and perform upgrades of the application; to create and download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the ability to create the CCA offline user logon profile using OTCnet online.

**Check Capture Lead Operator** – An agency user that has the authorization to scan checks into a batch, view and classify checks at the item level or batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, the user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicate checks. This user is not authorized; however, to use an out-of-date LVD. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.



**Check Capture Offline** – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

**Check Capture Online** – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

**Check Capture Operator** – An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view is an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Supervisor** – An agency user that has the authorization to perform almost all the functions on the Check Capture including view and classify checks at the item level or a batch at the summary level with multiple accounting codes, accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality as well as view, modify, import, and modify endpoint mappings. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Image Report** – A check processing business report that allows you to view the front and back images of a check for an Individual Reference Number (IRN) that you request.

**Check Number** – The printed number of the check writer's check.

**CIRA CSV Historical Report** – A check processing business report that allows you to query check records that are associated with batches that have been forwarded for settlement more than 18 months ago. The exported comma separated value report (CSV) data can be used to import the data into other applications within an agency. The report has been enhanced to provide users the option to solely retrieve mobile check transactions.

**CIRA CSV Report** – A check processing business report that allows users to search for all transactions in the system (including mobile check transactions) and allows users to export the results to a comma separated value report (CSV) file.

**CIRA Viewer** – A user that has authorization to view CIRA records and download CSV files. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Classification Key (C-Key)** – A unique agency accounting code assigned to a transaction. Agencies establish C-Keys in SAM for collection transactions that will be used to derive the appropriate values of TAS-BETC(s).

**Clear** – Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

**Client ID/GCI Number** – An ID used by the deposit end point when requesting a currency conversion for foreign check to the US dollar Equivalent (USE) with the foreign currency exchange gateway for foreign check items or currency conversion service for foreign currency cash.

**Client Order ID** – A unique ID assigned by OTCnet to maintain uniqueness while requesting/accepting a foreign currency conversion quote for foreign checks the foreign currency exchange gateway.

**Closed Batch Status** – Indicates the batch is closed and no new checks may be scanned into that batch.

**Collections Information Repository (CIR)** – (formerly TRS) A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Comma Separated Values (CSV)** – A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

**Confirmed** – A deposit that has been reviewed and then confirmed by a financial institution or FRB.

**Cost Center Work Unit (CCWU)** – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU, and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

**Credentials** – Evidence of authority, status, rights, or entitlement to privileges. Credentials are typically in written form (e.g., OLB credentials such as a login or password).

**Custom Label** – Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

**Customer Not Present Processing Method** – The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

**Customer Present Processing Method** – The processing method used in the OTCnet when the check writer is presenting the check in person.

## D

**Daily Voucher Report** – A business report that allows you to view the daily voucher extract.

**Data Type** – The type of data that should be entered for a user defined field.

**Date of Deposit** – The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

**Debit Gateway** – The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

**Demand Deposit Account (DDA)** – The account at a financial institution where an organization deposits collections.

**Denied** – Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1. User Defined Field 1 is usually the SSN number of an individual.

**Deny Date** – Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

**Deposit** – A collection of over-the-counter receipts deposited to a United States Department of Treasury General Account for credit.

**Deposit Activity (FI) Report** – A business report that allows the financial institution to view deposits submitted to its location.

**Deposit Approver** – A user who has authorization to review and submit deposits to a financial institution.

**Deposit Confirmer** – A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

**Deposit History by Status Report** – A business report that allows you to view deposits by status.

**Deposit Information** – The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

**Deposit Preparer** – A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

**Deposit Total** – The total amount of over-the-counter receipts included in the deposit.

**Deposit Historical Report** – A deposit processing report that allows you to view historical deposit transaction data.

**Deposits by Accounting Code Report** – A business report that allows you to view deposits by accounting code.

**Deposits by OTC Endpoint Report** – A business report that allows you to view deposits by OTC Endpoint.

**Display Order Number** – The order in which user defined fields (UDFs) should be displayed.  
**Draft** – A deposit that is saved for modification at a later date by a Deposit Preparer.

**Division Number**: A three-digit (e.g. 001) value assigned at lower level endpoints under the chain code to designate unique lines of accounting.

## E

**Exchange Rate** – The decimal value used to convert foreign currency to the US dollar Equivalent (USE).

## F

**Failed** – The item was unable to be processed and/or settled by United States Department of Treasury/Bureau of the Fiscal Service (BFS). These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

**Federal Program Agency** – A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

**Federal Reserve Bank (FRB)** – A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

**Federal Reserve Bank-Cleveland (FRB-C)** – FRB-C serves as the conduit for settlement of transactions originating from the OTCnet application. FRB-C is responsible for receiving the transaction data from OTCnet via forward file, and performing check clearing/transaction settlement as the 'debit gateway'.

**Federal Reserve System's Automated Clearing House (ACH) System** – Enables debits and credits to be sent electronically between depository financial institutions.

**Financial Institution (FI)** – A bank, designated by the United States Department of Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA),

which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

**Financial Institution Information** – The name, address, routing transit number, and the demand deposit account number of a financial institution.

**Firmware** – A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contain a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

**Fiscal Year** – A 12-month period for which an organization plans the use of its funds.

**Forwarded Batch Status** – Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

**Forwarded File** – A term that is assigned to a file that contains the check transactions that is sent from channel applications, such as OTCnet or ECP, to Debit Gateway for settlement purposes.

**Franker** – An internal stamp unit that stamps a check with “Electronically Processed” after the check is processed and scanned. Franker availability is based on the model of your scanner.

**Franking** – The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

## H

**Highest Level Organization** – The primary level of the organization hierarchy.

## I

**IBM Security Identity Manager (ISIM)** – Refers to Fiscal Service’s Enterprise provisioning tool for user account and identity management.

**Individual Reference Number (IRN)** – The auto-generated unique number used in OTCnet to identify Check Capture transactions.

**Input Length Maximum** – The maximum number of characters that may be entered in a user defined field.

**Input Length Minimum** – The minimum number of characters that may be entered in a user defined field.

**Internal Control Number** – A customizable field for agency use to further describe a deposit.

**Internet Protocol (IP) address** – A unique number or address that computing devices, (e.g., computers, laptops, tablets, etc.) connected to a computer network, use to identify themselves and communicate with other devices in an IP-based network (e.g., the Internet).

**Item Detail Report** – A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

**Item Type** – Indicates whether the check presented is a personal or business check. This determines if the check is handled through Check 21 (non-personal) or FedACH (personal).

## K

**Kiosk Lockdown Software** – Lockdown software is intended to restrict access to sensitive Windows functions and to prevent public users from tampering with the system. Lockdown software ensures that the Kiosk Tablet is used as intended and it prevents malicious, unauthorized and inadvertent system changes (e.g., software installations and virus infections). The lockdown software only needs to be implemented once, as part of the initial workstation configuration. Locking down the tablet ensures that users cannot access any outside information or applications from the OTC Kiosk Tablet (e.g., checking email or accessing other websites).

**Kiosk Operator User Role** – A user with the following permissions for the OTC Kiosk Tablet: logging into the OTCnet Kiosk application, deposit processing, scanning checks, processing card payments and printing receipts.

## L

**Local Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

**Local Security Administrator (LSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Local Verification Database (LVD)** – A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

**Lower Level Organization** – Any organization created below the highest level organization.

**LVD Contents Report** – A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

## M

**Magnetic Ink Character Recognition (MICR)** – Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

**Manual Card Entry** – An option available in OTCnet for card processing, it allows agency users to manually enter a card number on behalf of the card holder so a card payment can be processed. It is only to be used as a contingency if all other payment methods fail.

**Master Verification Database (MVD)** – It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

**Merchant Identification Number (MID)** – A unique designator (e.g. 44450XXXXXXXXXX) assigned by the acquirer to reflect the card processing location and may contain up to 13 characters. An ALC can be associated with multiple Merchant IDs; however, each Merchant ID must be unique for each lower level endpoint.

**Mobile Check Capture** – A functionality in OTCnet; it allows the processing of mobile check transactions from the FedRevCollect mobile application (Mobile Server).

**MVD Editor** – A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions, view other general reports such as the SF215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**MVD Viewer** – A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

## N

**Non-Personal Item Type** – Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

**Non-Reporting OTC Endpoints Report** – A business report that allows you to view OTC Endpoints that have not reported a deposit.

## O

**Open Batch Status** – Indicates the batch is open and accepting new checks.

**Organization** – The location or level within a Federal Program agency.

**Organization Hierarchy** – The structure of a Federal Program agency as defined in OTCnet.

**Organization Hierarchy Report** – A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

**OTC Collections** – Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

**OTC Endpoint** – The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the United States Department of Treasury General Account.

**OTC Endpoint Credit-Debit-Card (CDC)** – The endpoint (location) setup in OTCnet for use in card processing.

**OTC Endpoint Check (CHK)** – The endpoint (location) setup in OTCnet for use in check capture.

**OTC Endpoint Treasury General Account (TGA)** – The endpoint (location) setup in OTCnet for use in deposit reporting.

**OTC Endpoint Mapping** – The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

**OTCnet Generated Eight-Character Pairing Pin** – A pairing pin is a unique eight-character OTCnet-generated number used to pair OTCnet and the card terminal. The number is entered the card terminal.

**OTC Kiosk Tablet** – A lightweight collections mobile tablet terminal that features OTCnet Check Processing and Card Processing with receipt printing functionalities. It allows agency customers to make check (personal only) and card payments (credit, debit and gift) independent of an agency representative.

**OTCnet Local Bridge (OLB) Application** – Refers to an application installed on a workstation, used to facilitate communication between the browser and the operating system/workstation.

**OTCnet Offline** – Refers to the over the counter application that provides Check Capture functionality to end users with limited internet connectivity, and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

**OTCnet Online** – Refers to the web-based over the counter application that provides Check Capture, Check Processing, Deposit Processing, and Card Processing functions to end users (that have constant internet connectivity).

**Over the Counter Channel Application (OTCnet)** – Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

## P

**Personal Item Type** – Indicates that the name on check is an individual's name, not acting as a business.



**Personally Identifiable Information (PII)** – It is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual. Examples of PII include but are not limited to social security numbers, dates and places of birth, mothers' maiden names, biometric records.

**Primary Local Security Administrator (PLSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Processing Options** – User-defined parameters for the deposit and adjustment processes.

**Processing Options by OTC Endpoints Report** – A business report that allows you to view processing options defined for endpoints within the organization.

## Q

**Queue Interface** – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

## R

**Received** – The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

**Received Date** – The date the check was received by web-based OTCnet.

**Rejected** – A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

**Represented** – This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

**Retired** – This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

**Return Reason Codes** – Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

**Return Settlement Date** – The effective date of settlement of the returned check item.

**Returned Item** – A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

**Routing Transit Number (RTN)** – (also known as American Bankers Association (ABA)

Number or Bank Routing Number) – The nine-digit number used to identify a financial institution.

## S

**Save as Draft** – An option that allows a Deposit Preparer to save a deposit for modification at a later date.

**Save for Approval** – An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

**Send Error Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Sent Batch Status** – Indicates the batch was uploaded online without error.

**Separation of Duties** – A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

**Settle Best Method** – The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

**Settled** – This transaction is complete, and the funds have been credited to the agency's United States Department of Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

**Settlement Date** – The payment date of a check item, which is when the deposit is debited from the check writer's account.

**SF215 Deposit Ticket Report** – The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable for a duration of up to 45 days.

**SF5515 Debit Voucher Report** – The report used to debit the United States Department of Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable in for a duration of up to 45 days.

**Share Accounting Module (SAM)** – The application that facilitates the process of validating or deriving United States Department of Treasury Account Symbol (TAS) and Business Event Type Code (BETC) combinations to assist CARS in classifying financial transactions as they occur.

**Short Name/Code** – The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

**Statistical Report** – A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total

transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is searchable for a duration of up to 15 days.

**Submit** – An option that allows a Deposit Approver to submit a deposit to a financial institution.

**Submitted** – A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

**Suspend** – Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

## T

**Terminal ID** – The unique number assigned to the workstation where a user performs functions in OTCnet.

**Trade Status** – Represents the status of the verification records. There are four possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

**Transaction History** – Defines the time range that a Deposit Confirmer can view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer can view all the deposits that he or she has confirmed for the past 45 days.

**Transaction Reporting System (TRS)** – A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Treasury Account Symbol (TAS)** – The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

## U

**Universal Serial Bus (USB)** – A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

**US Dollar Equivalent (USE)** – The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

**US Treasury** – The executive department and the United States Department of Treasury of the United States federal government.

**User Defined Field (UDF)** – A user-defined text that describes deposit activity or deposit accounting activity.

**User Information Report** – A security report allows that you to view a user's contact information.

**Users by Access Group (FI) Report** – A security report that allows you to view users by financial institution.

**Users by Access Group (FPA) Report** – A security report that allows you to view users by OTC Endpoint.

**Users by Role (FI) Report** – A security report that allows you to view users by role for your financial institution.

**Users by Role (FPA) Report** – A security report that allows you to view users by role for your OTC Endpoint.

## V

**View CIR File Status Report** – An administration report allows you to view the status of CIR files that have been processed by Collections Information Repository (CIR) or are ready for CIR to process.

**View CIR Transmission Status for Check Processing** – A check processing administration report that allows you to view the status of CIR files that have been processed by CIR or are ready for CIR processing.

**View Vouchers Completed Report** – An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

**View Vouchers in Progress Report** – An administration report allows you to view the status of deposit and adjustment vouchers in progress.

**Viewer** – A user who has authorization to view OTCnet information and produce reports from it.

**Voucher Date** – The day that Debit Gateway receives transactions from OTCnet.

**Voucher Number** – The number assigned to a deposit by OTCnet.

## W

**WorldPay:** (formerly Vantiv) A credit card, debit card and gift card merchant processor who is responsible for the creation of card acquiring service (CAS) accounts including chain codes and merchant IDs.



## Chapter 2: Accessing and Navigating OTCnet

---

### OTCnet Participant User Guide

*(This page intentionally left blank)*

## TABLE OF CONTENTS

Audience, Overview, and Topics .....	3
Audience .....	3
Overview .....	3
Topics .....	3
Topic 1. Starting and Stopping the OTCnet Local Bridge (OLB) Application.....	4
How to Start and Stop the OTCnet Local Bridge (OLB) Application.....	5
Start and Stop the OTCnet Local Bridge (OLB) Application.....	8
Topic 2. Logging In to OTCnet Online/Offline .....	12
How to Log In for the First Time in OTCnet Online .....	13
Log In to OTCnet Online For the First Time.....	17
How to Log In to OTCnet Online .....	19
Log In to OTCnet Online .....	21
How to Start the OTCnet Offline Server .....	21
Start the OTCnet Offline Server .....	23
How to Log In to OTCnet Offline for the First Time.....	25
Log In to OTCnet Offline for the First Time.....	28
How to Log In to OTCnet Offline .....	30
Log In to OTCnet Offline .....	32
Topic 3. Accessing a User ID and Resetting Passwords .....	34
Access a User ID .....	34
Access User ID .....	36
Resetting Passwords .....	37
Reset Password .....	41
Topic 4. Navigating the OTCnet Online/Offline Home Page .....	43
OTCnet Online Main Menu.....	44
OTCnet Online Deposit Processing Tab Functionality .....	45
OTCnet Online Check Processing Tab Functionality .....	46
OTCnet Online Administration Tab Functionality .....	48
OTCnet Online Reports Tab Functionality .....	50
OTCnet Offline Administration Tab Functionality .....	51
OTCnet Offline Check Processing Functionality .....	51
Summary .....	53
Notes .....	53
Glossary.....	54

## LIST OF TABLES

Table 1. Main Menu Link Descriptions .....	44
Table 2. Deposit Processing Tab Descriptions .....	45
Table 3. Check Processing Tab Descriptions .....	46
Table 4. Card Processing Tab Descriptions .....	47
Table 5. Administration Tab Descriptions .....	48
Table 6. Reports Tab Descriptions .....	50
Table 7. OTCnet Offline Administration Descriptions .....	51
Table 8. OTCnet Offline Administration Descriptions .....	52

## LIST OF FIGURES

Figure 1. Start OTCnet Local Bridge Icon.....	5
Figure 2. OTCnet Local Bridge Startup .....	6
Figure 3. Login Successful. OTCnet Local Bridge Application Started. ....	6
Figure 4. Stop OTCnet Local Bridge Icon.....	6
Figure 5. Stop OTCnet Local Bridge .....	7
Figure 6. Fiscal Service Single Sign On Page.....	13
Figure 7. Password Change Page.....	14
Figure 8. Password Change: Password Set .....	15
Figure 9. Select and Provide Responses to Questions Page .....	15
Figure 10. Challenge Shared Secret Page .....	16
Figure 11. Logout Browser Page.....	16
Figure 12. Fiscal Service Single Sign On Page .....	19
Figure 13. OTCnet Home Page.....	<b>Error! Bookmark not defined.</b>
Figure 14. OTCnet Home Page Privacy Statement .....	20
Figure 15. OTCnet Offline Icon .....	22
Figure 16. OTCnet Offline Server Startup .....	22
Figure 17. OTCnet Offline Icon .....	25
Figure 18. OTCnet Offline User Login Page.....	25
Figure 19. Set Permanent Password.....	26
Figure 20. Password Reset Confirmation .....	27
Figure 21. OTCnet Offline Icon .....	30
Figure 22. OTCnet Offline User Login Page.....	30
Figure 23. Single Sign On Page (Forgot Your User ID? Link).....	34
Figure 24. Treasury Self Service Page (Enter Text of Image) .....	35
Figure 25. Forgot User ID (Enter Email Address) .....	35
Figure 26. Single Sign On Page (Forgot Your Password? Link) .....	37
Figure 27. Forgot Your Password Page .....	37
Figure 28. Enter Treasury Enterprise ID (User ID) .....	38
Figure 29. Password Request Confirmation .....	38
Figure 30. Resetting Your Forgotten Password Email .....	39
Figure 31. Answer Challenge/Response Questions - Provide Responses.....	39
Figure 32. Answer Challenge/Response Questions - Change Password .....	40
Figure 33. Answer Challenge/Response Questions - Completed .....	40
Figure 34. OTCnet Main Menu Page.....	44
Figure 35. Deposit Processing Tab .....	45
Figure 36. Check Processing Tab .....	46
Figure 37. Card Processing Tab .....	47
Figure 38. Administration Tab .....	<b>Error! Bookmark not defined.</b>
Figure 39. Reports Tab .....	<b>Error! Bookmark not defined.</b>
Figure 40. OTCnet Offline Administration.....	51
Figure 41. OTCnet Offline Check Processing Descriptions .....	52



# Audience, Overview, and Topics

## Audience

The intended audience for the *Accessing and Navigating OTCnet Participant User Guide* includes:

- All OTCnet Users

## Overview

Welcome to *Accessing and Navigating OTCnet*. In this chapter, you will learn:

- How to start and stop the OTCnet Local Bridge (OLB) application
- How to log in to OTCnet Online/Offline
- How to access your User ID and reset your Password
- How to navigate the OTCnet Online/Offline home page

## Topics

The topics of this chapter are:

- Logging in to OTCnet Online/Offline
- Accessing a User ID and Resetting Passwords
- Navigating the OTCnet Online/Offline Home Page

# Topic 1. Starting and Stopping the OTCnet Local Bridge (OLB) Application

The OTCnet Local Bridge (OLB) application is required for terminal detection and performing check capture, check processing and card processing tasks. The OLB application is also required if you are using the Deployable Disbursing System (DDS) Interface (DoD only). If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, the OLB application must be started on the workstation in order to perform terminal configuration, check capture, check processing, and card processing tasks.

**Note:** For newer versions of the OLB (1.3.0 and higher) the OLB certificate is included in the OLB installer file. You do not have to separately install the OLB certificate. For OLB versions 1.2.0 and below, however, for the OLB application to function properly with OTCnet, users are required to separately install the OLB Certificate on the terminal. Review the system requirements document (<https://www.fiscal.treasury.gov/files/otcnet/OTCnet-SysReq.pdf>) for additional information.

Before starting the OLB application, ensure the following steps have been completed in this order:

- The **Check Capture Administrator** and **Card Administrator** downloaded the OLB application
- The OLB certificate is installed on the terminal (for OLB versions 1.2.0 and below)
- The OLB application is installed on the terminal
- Each user has created their OLB profile, ensuring that the OLB credential file was not renamed (the file name remained the same as it was generated)
- Each user has imported their OLB credentials to the terminal
- For step-by-step instructions, refer to the *Download the OTCnet Local Bridge (OLB) Application*, *Install the OTCnet Local Bridge (OLB) Certificate*, *Install the OTCnet Local Bridge (OLB) Application*, *Create the OTCnet Local Bridge (OLB) Profile*, and *Import OTCnet Local Bridge (OLB) Credentials* printable job aids.

There is no “timeout” with the OLB application (i.e., a suspension or break in OTCnet activity). Therefore, the OLB application will stay connected unless one of the following occurs:

- The user logs out of the workstation (Windows session)
- The terminal is restarted or rebooted
- The user stops the OLB application on the terminal

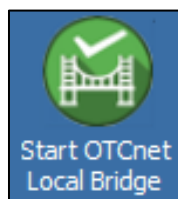
If a user logs in to perform one of these operations and the OLB application has not been started, the user will receive the following message: *Terminal detection failed. Please ensure that the OLB application is running.*

## How to Start and Stop the OTCnet Local Bridge (OLB) Application

To start the OTCnet Local Bridge (OLB) application, complete the following steps:

1. Double-click the **Start OTCnet Local Bridge** icon located on the terminal's desktop (see Figure 8).

Figure 8. Start OTCnet Local Bridge Icon



Or

Click **Start>Programs>Start OTCnet Local Bridge**.

If the icon does not reside in either location, contact your **Card Administrator** or **Check Capture Administrator**. They can help complete the steps required to install the OLB application on the card terminal and install the OLB Application and the OLB certificate (for OLB versions 1.2.0 and below) for the check capture terminal, create your OLB profile, and import your OLB credentials.

If the OLB application has already been started on the terminal, you will receive an *OTCnet Local Bridge Application is already running* message.

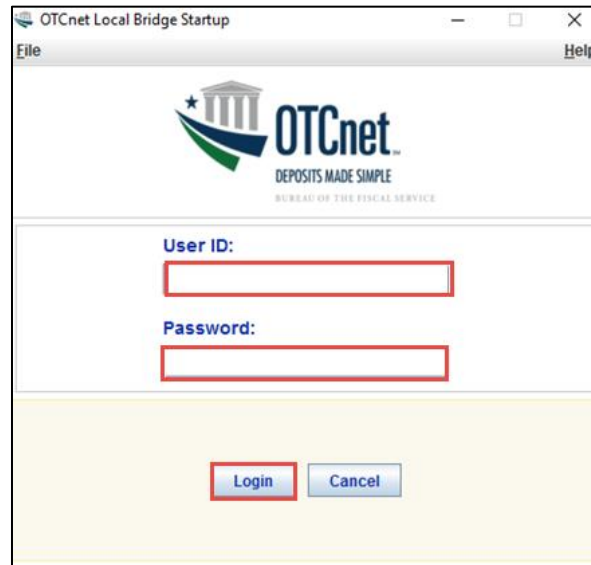
2. The *OTCnet Local Bridge Startup* page appears (see Figure 9). Enter your **User ID** and **Password** in the appropriate text boxes.

Password Criteria:

- Must be at least 12 characters long
- Must contain at least one uppercase letter
- Must contain at least one lowercase letter
- Must contain at least one numeric character
- Must not have more than two repeating characters
- Must not repeat any of your last ten passwords
- Must not have been your password during the last ten days
- Must not be a word in a language, slang, dialect, or jargon
- Must not be related to personal identity, history, environment, or other personal associations
- Must not be shared or displayed in plain view

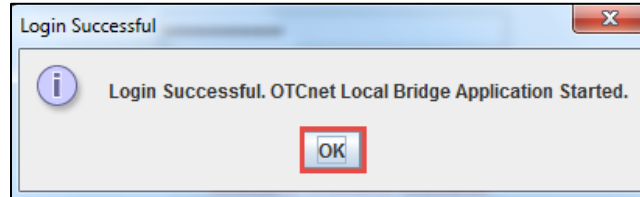
3. Click **Log In** (see Figure 9).

**Figure 9. OTCnet Local Bridge Startup**



4. A *Login Successful. OTCnet Local Bridge Application Started* message appears (see Figure 10). Click **OK**.

**Figure 10. Login Successful. OTCnet Local Bridge Application Started.**



Once you have successfully started the OLB application, you can proceed to log in to OTCnet Online. For details on logging in to OTCnet Online, refer to the *Log In to OTCnet Online for the First Time* and *Log In to OTCnet Online* printable job aids.

To stop the OLB application, double-click the **Stop OTCnet Local Bridge** icon located on the terminal's desktop (see Figure 11).

**Figure 11. Stop OTCnet Local Bridge Icon**

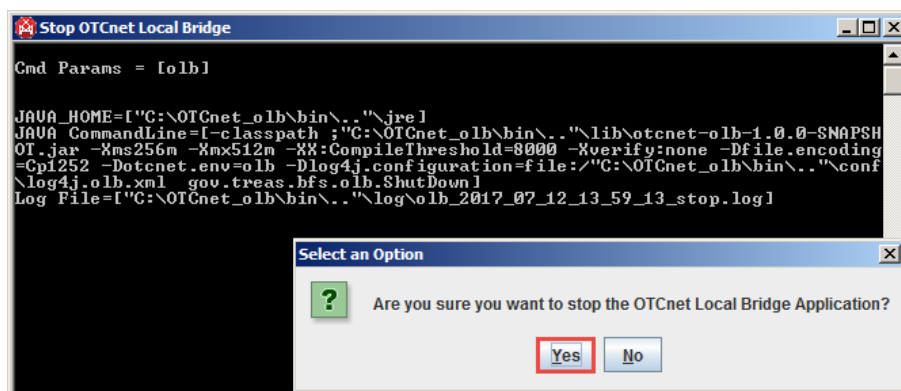


Or

Click **Start>Programs>Stop OTCnet Local Bridge**.

A *Stop OTCnet Local Bridge* window and an *Are you sure you want to stop the OTCnet Local Bridge Application?* message appear (see Figure 12). Click **Yes**.

Figure 12. Stop OTCnet Local Bridge



If you click **No**, the *Are you sure you want to stop the OTCnet Local Bridge Application?* message closes, and the OLB application remains running. Stopping the OLB application ensures the application is completely closed and that your OTCnet session is terminated securely.

Before you can uninstall the OLB application, you must first stop the OLB application. If the OLB application has been started on the terminal, ensure that it is stopped before uninstalling the application.



## Start and Stop the OTCnet Local Bridge (OLB) Application



### Application Tip

The OTCnet Local Bridge (OLB) application is required for OTCnet Online users performing terminal configuration, check capture, check processing operations and card processing. If you are a **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator** or **Card Administrator**, the OLB application must be started on the terminal to perform these operations.

Before starting the OLB application, ensure the following steps have been completed in this order:

- The **Check Capture Administrator** and **Card Administrator** downloaded the OLB application
- The OLB certificate is installed on the terminal (for OLB versions 1.2.0 and below)
- The OLB application is installed on the terminal
- Each user has created their OLB profile, ensuring that the OLB credential file was **not** renamed (the file name remained the same as it was generated)
- Each user has imported their OLB credentials to the terminal

For step-by-step instructions, refer to the *Download the OTCnet Local Bridge (OLB) Application, Install the OTCnet Local Bridge (OLB) Certificate, Install the OTCnet Local Bridge (OLB) Application, Create the OTCnet Local Bridge (OLB) Profile, and Import OTCnet Local Bridge (OLB) Credentials* printable job aids.

**Application Tip**

There is no “timeout” with the OLB application (i.e., a suspension or break in OTCnet activity). Therefore, the OLB application will stay connected unless one of the following occurs:

- The user logs out of the workstation (Windows session)
- The terminal is restarted or rebooted
- The user stops the OLB application on the terminal

**Application Tip**

If a user logs in to perform terminal configuration, check processing, check capture operations, or card processing, and the OLB application has not been started, the user will receive the following message:  
*“Terminal detection failed. Please ensure that the OLB application is running.”*

To start the OTCnet Local Bridge (OLB) application, complete the following steps:

1. Double-click the **Start OTCnet Local Bridge** icon located on the terminal’s desktop.

Or

Click **Start>Programs>Start OTCnet Local Bridge**.

**Application Tip**

If the icon does not reside in either location, contact your **Card Administrator** or **Check Capture Administrator**. They can help complete the steps required to install the OLB application on the card terminal and install the OLB Application and the OLB certificate (for OLB versions 1.2.0 and below) for the check capture terminal, create your OLB profile, and import your OLB credentials.

**Application Tip**

If the OLB application has already been started on the terminal, you will receive an *OTCnet Local Bridge Application is already running* message.

2. The *OTCnet Local Bridge Startup* page appears. Enter your **User ID** and **Password** in the appropriate text boxes.



#### Application Tip

Note that this password is the same password entered when you created your OLB profile. The criteria for this password include the following:

- Must be at least 12 characters long
- Must contain at least one upper case letter
- Must contain at least one lower case letter
- Must contain at least one numeric character
- Must not have more than two repeating characters
- Must not repeat any of your last ten passwords
- Must not have been your password during the last ten days
- Must not be a word in a language, slang, dialect, or jargon
- Must not be related to personal identity, history, environment, or other personal associations
- Must not be shared or displayed in plain view

3. Click **Log In**.



#### Application Tip

If you click **Cancel**, the *Are you sure you want to exit* message appears. Click **Yes** to cancel the OLB startup. Click **No** to return to the *OTCnet Local Bridge Startup* page.

4. A *Login Successful. OTCnet Local Bridge Application Started* message appears. Click **OK**.

Once you have successfully started the OLB application, you can proceed to log in to OTCnet Online.



#### Application Tip

For details on logging in to OTCnet Online, refer to the *Log In to OTCnet Online for the First Time* and *Log In to OTCnet Online* printable job aids.



**Application Tip**

To stop the OLB application, double-click the **Stop OTCnet Local Bridge** icon located on the terminal's desktop.

Or

Click **Start>Programs>Stop OTCnet Local Bridge**.

A *Stop OTCnet Local Bridge* window and an *Are you sure you want to stop the OTCnet Local Bridge Application?* message appear. Click **Yes**.

If you click **No**, the *Are you sure you want to stop the OTCnet Local Bridge Application?* message closes, and the OLB application remains running.

Stopping the OLB application ensures the application is completely closed and that your OTCnet session is terminated securely.

**Application Tip**

Before you can uninstall the OLB application, you must first stop the OLB application. If the OLB application has been started on the terminal, ensure that it is stopped before uninstalling the application.

For information on installing and uninstalling the OLB application, refer to the *Install the OTCnet Local Bridge (OLB) Application* printable job aid.

## Topic 2. Logging In to OTCnet Online/Offline

To access OTCnet Online you must have your Fiscal Service Single Sign On User ID and Password. To obtain your user ID, contact your **Primary Local Security Administrator (PLSA)** or your **Local Security Administrator (LSA)**. After your User ID is created, you will receive an email with a temporary password.

The first time you log in to OTCnet Online Single Sign On, you will be required to change your password, accept the Rules of Behavior, provide challenge and response questions used for secondary authentication, and enter a shared secret that is used when calling the Fiscal Service Help Desk. Before accessing OTCnet Online, you must first accept the Rules of Behavior, answer the challenge questions and shared secret.

To log in to OTCnet Offline, you must have your User ID and temporary password. Your User ID is the same User ID you use to log in to OTCnet Online; however, your initial temporary password is different from your password used to access OTCnet Online. To obtain your temporary password, contact your **Check Capture Administrator**.

After you obtain your temporary password, you can log in to OTCnet Offline. To log in to OTCnet Offline, double-click the **OTCnet Offline (Production or QA)** icon on your terminal's desktop or click **Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**.

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal. If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time will cause errors.

As an added layer of security, you will need to first start and log in to the OTCnet Offline server before accessing the OTCnet Offline *application*. To start the Offline server, enter your User ID and Offline password. If this is the first time you are accessing OTCnet Offline, enter your temporary password. Once you have successfully started up the Offline server, you will be prompted to log in to the OTCnet Offline application.

If the Offline server has already been started, you will skip this step and log directly in to the OTCnet Offline application. The first time you log in to the OTCnet Offline application you will be required to change your password. After your permanent password is set you will use your permanent password to startup the Offline server and/or Offline application.

**Note:** To stop the OTCnet Offline application, access the Start Menu, then Programs and click **Stop OTCnet Offline**. Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely.

## How to Log in to OTCnet Online for the First Time

Once you have received your User ID and generic password, you will want to access the OTCnet application to create a permanent password.

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator**, the OLB application must be started on the terminal in order to perform these operations. Refer to the *Start and Stop the OTCnet Local Bridge (OLB) Application* printable job aid for more details.

To log in to Fiscal Service Single Sign On (OTCnet Online) for the first time, complete the following steps:

1. Access <https://otcnet.fms.treas.gov> and enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In** as shown in Figure 13.

Figure 13. Fiscal Service Single Sign On Page

BUREAU OF THE  
**Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

Log In To: <https://otcnet.fms.treas.gov/index.html>

Forgot your Password? Forgot your User ID? Register ?

Select an authentication method and enter your credentials

Log In using your Fiscal Service ID:

SSO User ID and Password

To log in using your Fiscal Service Single Sign On User ID and Password.

User ID:

Password:

Log In Reset

[Forgot your User ID?](#)

[Forgot your Password?](#)

WARNING  
WARNING  
WARNING

NOTE

You have accessed a U.S. Government information system, which includes (1) this computer, (2) this network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. U.S. Government information systems are provided for the processing of official U.S. Government information only. Unauthorized or improper use of this information system is prohibited and may subject you to disciplinary action, as well as civil and criminal penalties. All data contained on U.S. Government information systems is owned by the U.S. Government and may, for the purpose of protecting the rights and property of the U.S. Government, be monitored, intercepted, recorded, read, searched, copied, or captured in any manner and disclosed or used for any lawful government purpose at any time. THERE IS NO RIGHT TO PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on U.S. Government information systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES YOUR UNDERSTANDING AND CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING, OR CAPTURING AND DISCLOSURE.

This system may contain Sensitive But Unclassified (SBU) data that requires specific data privacy handling requirements as dictated by law, mandate or government agency.

Accessibility | Contacts | Privacy Policy  
U. S. Department of the Treasury - Bureau of the Fiscal Service

2. *The Password Change: Create New Password* page appears. Enter your temporary **Password**, **New Password**, and **Confirm New Password** and click **Change Password** (see Figure 14).

Password Criteria:

- Must be at least 12 characters long
- Must contain at least one uppercase letter
- Must contain at least one lowercase letter
- Must contain at least one numeric character
- Must not have more than two repeating characters
- Must not repeat any of your last ten passwords
- Must not have been your password during the last ten days
- Must not be a word in a language, slang, dialect, or jargon
- Must not be related to personal identity, history, environment, or other personal associations
- Must not be shared or displayed in plain view

**Figure 14. Password Change Page**

The screenshot shows the 'Password Change Page' from the Bureau of the Fiscal Service. At the top, there are logos for the Bureau of the Fiscal Service and SINGLE SIGN ON. A warning message states: 'WARNING: New passwords must be at least 12 characters long and contain 1 upper case letter, 1 special character, and 1 number'. Below this is a section titled 'Password Change Request'. It contains a message: 'jyee0001 please change your current password before continuing.' followed by three input fields labeled 'Old Password', 'New Password', and 'Confirm New Password'. At the bottom, there are two buttons: 'CHANGE PASSWORD' (highlighted with a red border) and 'CLEAR THIS FORM'.

3. A confirmation page appears stating your new password has been set. Click **Continue** (see Figure 15).

Figure 15. Password Change: Password Set

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

**SINGLE SIGN ON**

**WARNING:** New passwords must be at least 12 characters long and contain 1 upper case letter, 1 special character, and 1 number

**Password Change Information**

jyee0001 your new password has been set.

Use this new password the next time you log into your account.

**CONTINUE**

4. The *Change Challenge/Response* – Select and Provide Responses to Questions page appears. Select any three challenge questions you want to response to by clicking the check boxes next to the questions.

Provide your responses in the **Response** and **Confirm Response** fields. Each response must be at least three characters long and are case sensitive. Click **Save My Questions and Responses** (see Figure 16. Select and Provide Responses to Questions Page).

Figure 16. Select and Provide Responses to Questions Page

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

**Change Challenge/Response**

Change Challenge/Response - Select and Provide Responses to Questions

If you forget your password or your password expires, you can choose to use our Self-Service Account/Password Reset process to reset it by clicking on the Forget Password link on the login page. This process will ask you to provide the responses to the Challenge/Response questions you set up when you first accessed your account. This screen allows you to provide the responses that the Self-Service Account/Password Reset process requires. Select and provide responses to any 3 of the challenge questions below. Please ensure that each response is unique and at least 3 characters long and then click Save My Responses. Note: Responses are case-insensitive responses to any 3 of the challenges below, ensuring each response is unique and at least 3 characters long, and then click Submit. Note that responses are letter case-insensitive.

Select Question	Response	Confirm Response
<input type="checkbox"/> What was the name of the hospital where you were born?		
<input checked="" type="checkbox"/> What was the name of the street you lived on when you grew up?	*****	*****
<input checked="" type="checkbox"/> What was the name of the company or organization where you held your first job?	****	****
<input type="checkbox"/> What was the name of the city where you were born?		
<input checked="" type="checkbox"/> What was the name of your first pet?	***	***
<input type="checkbox"/> What was the model of your first automobile?		

**Save My Questions & Responses** **Cancel**

5. A *Change Shared Secret* page appears. Enter a **Shared Secret** phrase, a **Confirm Shared Secret** phrase, and then click **Save My Shared Secret** (see Figure 17). The shared secret phrase must be at least three characters.
- You will not be able to proceed to OTCnet until the Challenge questions and Share Secret are set.

Figure 17. Challenge Shared Secret Page

6. The *Change Challenge/Response-Completed* page appears. Click **Logout**.
  - After your challenge questions and responses as well as your shared secret are successfully saved, wait 15 minutes prior to accessing OTCnet.
7. Click **Logout** (see Figure 18).

Figure 18. Logout Browser Page

8. Access <https://otcnet.fms.treas.gov> and enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In** (see in Figure 13).
  - By logging in with your PIV, SecurID, or User ID and Password, you acknowledge and agree that you have read, understand, and agreed to abide by the Rule of Behavior.

## Log in to OTCnet Online For the First Time

To log in to Fiscal Service Single Sign On (OTCnet Online) for the first time, complete the following steps:



### Application Tip

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, the OLB application must be started on the terminal in order to perform these operations. Refer to the *Start and Stop the OTCnet Local Bridge (OLB) Application* printable job aid for more details.

To log in to Fiscal Service Single Sign On (OTCnet Online) for the first time, complete the following steps:

1. Access <https://otcnet.fms.treas.gov>.
2. Enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In**. The *Password Change: Create New Password* page appears.

Enter your temporary **Password**, **New Password**, and **Confirm New Password**.

#### Password Criteria:

- Must be at least 12 characters long
  - Must contain at least one uppercase letter
  - Must contain at least one lowercase letter
  - Must contain at least one numeric character
  - Must not have more than two repeating characters
  - Must not repeat any of your last ten passwords
  - Must not have been your password during the last ten days
  - Must not be a word in a language, slang, dialect, or jargon
  - Must not be related to personal identity, history, environment, or other personal associations
  - Must not be shared or displayed in plain view
3. Click **Change Password**. A confirmation page appears stating your new password has been set.
  4. Click **Continue**. The *Change Challenge/Response – Select and Provide Responses to Questions* page appears.
  5. Select any three challenge questions you want to respond to by clicking the check boxes next to the questions and provide your responses in the **Response** and **Confirm Response** fields.



#### Application Tip

Each response must be at least three characters long, and each response is case sensitive.

6. Click **Save My Questions and Responses**. A *Change Shared Secret* page appears.
7. Enter a **Shared Secret** phrase and **Confirm Shared Secret** phrase.



#### Application Tip

The shared secret phrase must be at least three characters. You will not be able to proceed to OTCnet until the Challenge questions and Shared Secret are set.

8. Click **Save My Shared Secret**. A confirmation page appears showing the challenge questions and responses and your new shared secret were successfully saved.
9. Click **Logout**.



#### Application Tip

After your challenge questions and responses as well as your shared secret are successfully saved, wait 15 minutes prior to accessing OTCnet.

10. Access OTCnet (<https://otcnet.treas.gov>), enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In**.



#### Application Tip

By logging in with your PIV, SecurID, or User ID and Password, you acknowledge and agree that you have read, understand, and agreed to abide by the Rule of Behavior.



## How to Log In to OTCnet Online

Once you have changed your password, responded to the challenge questions, and established a shared secret, you can log in to OTCnet to access functionality for one or more of the following:

- Administration
- Deposit Processing and Reporting
- Check Capture
- Check Processing
- Card Processing
- Access User Identity (ID) and Reset Password

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator**, the OLB application must be started on the terminal in order to perform these operations. Refer to the *Start and Stop the OTCnet Local Bridge (OLB) Application* printable job aid for more details.

To log in to OTCnet Online, complete the following steps:

1. Access <https://otcnet.fms.treas.gov> and enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In** as shown in Figure 19.

Figure 19. Fiscal Service Single Sign On Page

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

Log In To: <https://otcnet.fms.treas.gov/index.html>

**Select an authentication method and enter your credentials**

Log In using your Fiscal Service ID:

- SSO User ID and Password** (Selected)
- SecurID Token
- PKI Certificate

To log in using your Fiscal Service Single Sign On User ID and Password.

User ID:

Password:

**Log In** **Reset**

[Forgot your User ID?](#)  
[Forgot your Password?](#)

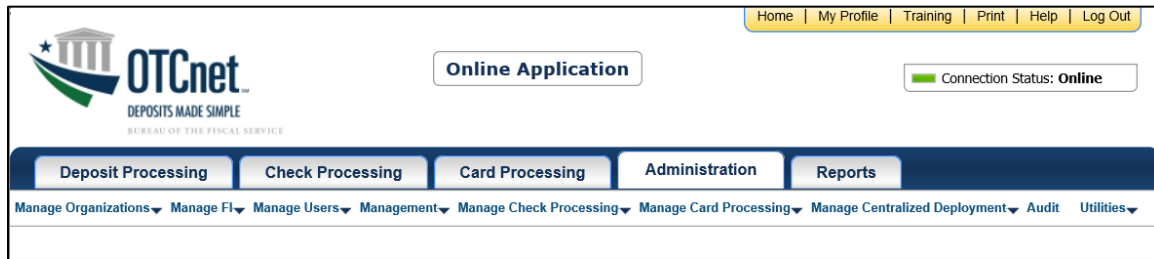
**WARNING**  
WARNING  
WARNING

**NOTE**  
This system may contain Sensitive But Unclassified (SBU) data that requires specific data privacy handling requirements as dictated by law, mandate or government agency.

[Accessibility](#) | [Contacts](#) | [Privacy Policy](#)  
U. S. Department of the Treasury - Bureau of the Fiscal Service

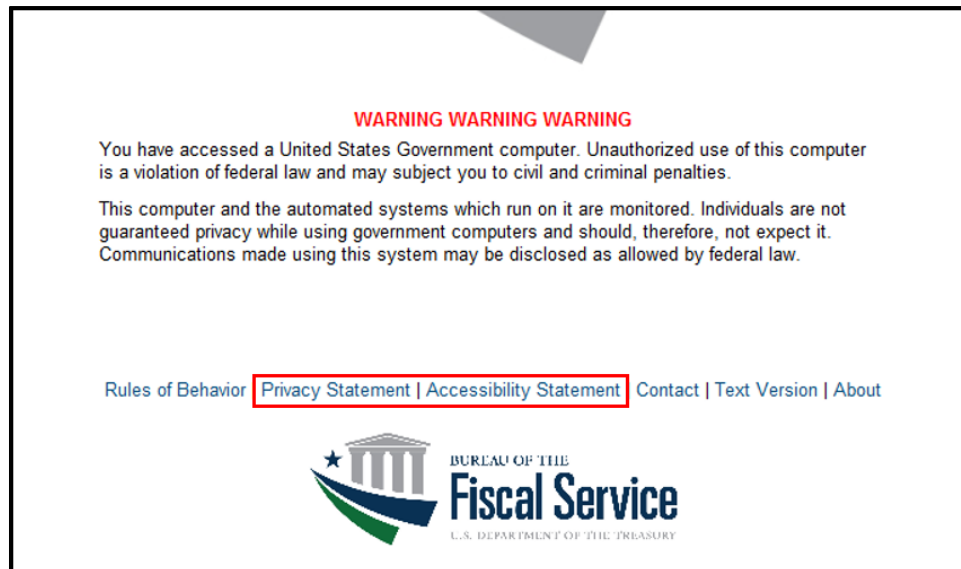
2. The *OTCnet Home Page* appears. See **Error! Reference source not found.** below.

Figure 20. OTCnet Home Page



Once you have logged in to OTCnet, you can review the Privacy Statement link at the bottom of the page, as well as the Accessibility Statement link (see Figure 21).

Figure 21. OTCnet Home Page Privacy Statement



As a **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator**, when logging into OTCnet Online and using Google Chrome, the OTCnet splash screen *does not* appear. The OTCnet splash screen *does* appear for Internet Explorer (IE) users: **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator**, when setting up OTCnet.



## Log In to OTCnet Online



### Application Tip

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, the OLB application must be started on the terminal in order to perform these operations. Refer to the *Start and Stop the OTCnet Local Bridge (OLB) Application* printable job aid for more details.

To log in to Fiscal Service Single Sign On (OTCnet Online), complete the following steps:

1. Access <https://otcnet.fms.treas.gov>.
2. Enter your **User ID and Password** in the appropriate text boxes, and click **Log In**. The *OTCnet Home Page* appears.



### Application Tip

As a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, when logging into OTCnet Online and using Google Chrome, the OTCnet splash screen *does not* appear. The OTCnet splash screen *does* appear for Internet Explorer (IE) users: **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, when setting up OTCnet.

## How to Start the OTCnet Offline Server

As an added layer of security, the **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, and **Check Capture Operator** must first start and log in to the OTCnet Offline server before accessing the OTCnet Offline *application*. If the OTCnet Offline server has already been started, you will skip this step and log directly in to the OTCnet Offline *application*. You can identify the Offline Server log in page, as it is smaller in size and the Retrieve Admin Profile link does not appear on the page.

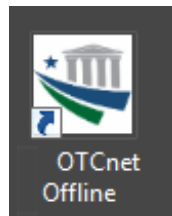
To log start the OTCnet Offline server, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal's desktop or click **Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)** (see Figure 22).

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal.

If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time will cause errors.

Figure 22. OTCnet Offline Icon



2. The *OTCnet Offline Server Startup* page appears. Enter your **User ID** and **Password** in the appropriate text boxes and click **Log In** (see **Error! Reference source not found.**).

Figure 23. OTCnet Offline Server Startup

The image shows a screenshot of a web browser window titled "OTCnet Offline Server Startup". The window has a light gray header bar with a "Help" link on the right. The main content area features the OTCnet logo, which includes a stylized building and the text "OTCnet DEPOSITS MADE SIMPLE BUREAU OF THE FISCAL SERVICE". Below the logo, there are two text input fields: "User ID:" and "Offline Password:". At the bottom of the form, there are two buttons: "Login" and "Cancel". A red warning message "WARNING WARNING WARNING" is displayed at the very bottom of the window.

## Start the OTCnet Offline Server

To start the OTCnet Offline server, the **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, and **Check Capture Operator** must complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal's desktop.

Or

Click **Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**.



### Application Tip

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the offline terminal.



### Application Tip

If a terminal has more than one OTCnet Offline application installed (Production or QA training environment), do not run both at the same time as running more than one offline client at a time will cause errors.

2. Enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In**. The *OTCnet Login* page appears.



### Application Tip

The *Offline Server Startup* prompt appears as a standalone prompt, outside of the browser.



### Application Tip

If you are a **Check Capture Administrator** and this is your first time starting the OTCnet Offline server and logging in to OTCnet, enter the temporary password you created when you created your **Check Capture Administrator** Offline Logon Profile.



#### Application Tip

If you are not a **Check Capture Administrator** and this is your first time starting the OTCnet Offline *server* and logging in to OTCnet, enter your temporary password.



#### Application Tip

If the Offline server was previously started, you will skip this step and log in to the OTCnet Offline application. Refer to the *Log In to OTCnet Offline for the First Time* and *Log In to OTCnet Offline* printable job aids for more details. If the Offline server was not been previously started, you will need to enter your credentials to start up the Offline server.



#### Application Tip

After your credentials are successfully authenticated, the *Offline Check Capture* application log in page is displayed.



#### Application Tip

If you have forgotten your Offline password or you are not authorized to start the OTCnet Offline application, contact your **Check Capture Administrator** to reset/create your offline password.

## How to Log In to OTCnet Offline for the First Time

Once you have received your User ID and temporary password from your **Check Capture Administrator**, you will want to access the OTCnet Offline application to create a permanent password.

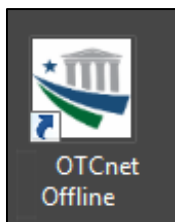
If you are a **Check Capture Supervisor**, **Check Capture Lead Operator**, or **Check Capture Operator** and are logging in to OTCnet Offline for the first time, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal's desktop or click **Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)** (see Figure 24).

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal.

If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time will cause errors.

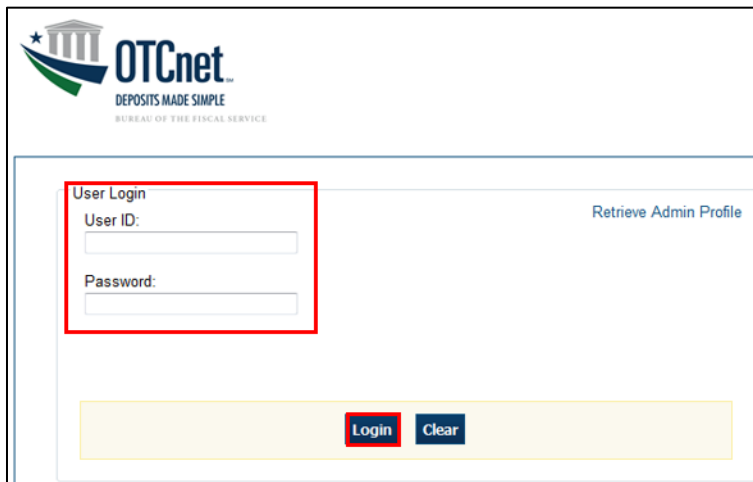
Figure 24. OTCnet Offline Icon



2. Enter your **User ID** and temporary **Password** in the appropriate text boxes and click **Log In** (see Figure 25).

If you are a **Check Capture Administrator** and this is the first-time logging into OTCnet Offline or need to download user profiles, click the **Retrieve Admin Profile** link.

Figure 25. OTCnet Offline User Login Page

The screenshot shows the OTCnet Offline user login page. At the top left is the OTCnet logo with the tagline "DEPOSITS MADE SIMPLE" and "BUREAU OF THE FISCAL SERVICE". Below the logo is a "User Login" section enclosed in a red box. This section contains two text input fields: "User ID:" and "Password:". To the right of the "User Login" section is a blue link that says "Retrieve Admin Profile". At the bottom of the page, there is a yellow rectangular area containing two buttons: a red "Login" button and a blue "Clear" button.

3. The *Set Permanent Password* page appears. Enter your temporary **Password**, **New Password**, and **Re-Enter New Password** and click **Save** (see Figure 26).

Password Criteria:

- a. Must be at least 12 characters long
- b. Must contain at least one uppercase letter
- c. Must contain at least one lowercase letter
- d. Must contain at least one numeric character
- e. Must not have more than two repeating characters
- f. Must not repeat any of your last ten passwords
- g. Must not have been your password during the last ten days
- h. Must not be a word in a language, slang, dialect, or jargon
- i. Must not be related to personal identity, history, environment, or other personal associations
- j. Must not be shared or displayed in plain view

Figure 26. Set Permanent Password

OTCnet  
DEPOSITS MADE SIMPLE  
BUREAU OF THE FISCAL SERVICE

**Set Permanent Password**

You must change your password before continuing. You will not be permitted to use your account until you have completed this activity.

To reset password, please enter your login credentials and then enter your new password twice.

User ID: cccccpe19

Password:  
New Password:  
Re-Enter New Password:

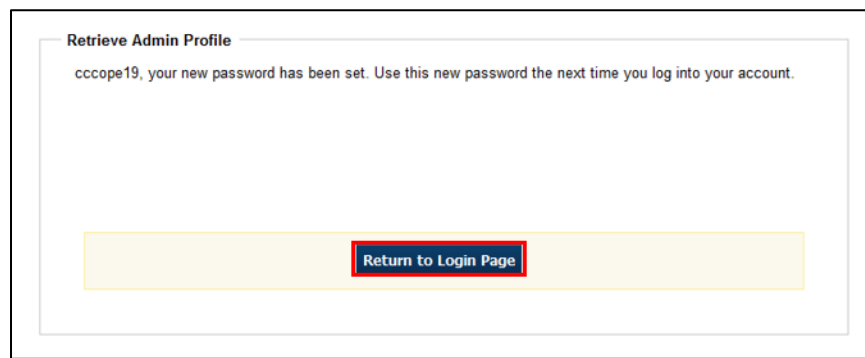
Clear Cancel Save



4. A *Confirmation* page appears stating your new password has been set.

After the profile is successfully downloaded and the password is reset, you will be prompted to log in to the system with your new password. Click **Return to Login Page** to login to the OTCnet Offline (see Figure 27).

**Figure 27. Password Reset Confirmation**



To stop the OTCnet Offline application, click **Start Menu>Programs> OTCnet Offline (Production or QA)>Stop OTCnet Offline (Production or QA)**. Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely. It is recommended that after stopping OTCnet Offline, wait at least one to two minutes before restarting.

If more than one version of the **OTCnet Offline** application resides on a terminal, be sure to stop the correct version of the OTCnet Offline application (**Stop OTCnet Offline Production or QA**).



## Log in to OTCnet Offline for the First Time

Once you have received your User ID and temporary password from your **Check Capture Administrator**, you will want to access the OTCnet Offline application to create a permanent password.

If you are a **Check Capture Supervisor**, **Check Capture Lead Operator**, or **Check Capture Operator** and are logging in to OTCnet Offline for the first time:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your computer's desktop.

Or

Click **Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**.



### Application Tip

If you cannot locate the icon in either of these locations, contact your **Check Capture Administrator**.



### Application Tip

If a computer has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time. This will cause errors.

2. Enter your **User ID** and temporary **Password** in the appropriate text boxes, and click **Log In**. The *Set Permanent Password* page appears.



### Application Tip

If you are a **Check Capture Administrator** and this is your first-time logging into OTCnet Offline or need to download user profiles, click the **Retrieve Admin Profile** link.

3. Enter your temporary **Password**, **New Password**, and **Re-Enter New Password**.

**Application Tip**

Password Criteria:

- Must be at least 12 characters long
- Must contain at least one uppercase letter
- Must contain at least one lowercase letter
- Must contain at least one numeric character
- Must not have more than two repeating characters
- Must not repeat any of your last ten passwords
- Must not have been your password during the last ten days
- Must not be a word in a language, slang, dialect, or jargon
- Must not be related to personal identity, history, environment, or other personal associations
- Must not be shared or displayed in plain view

4. Click **Save**. A *Confirmation* page appears stating your new password has been set.

**Application Tip**

After the profile is successfully downloaded and password was reset, you will be prompted to log in to the system with your new password.

**Application Tip**

To stop the OTCnet Offline application, click **Start Menu>Programs> OTCnet Offline (Production or QA)>Stop OTCnet Offline (Production or QA)**. Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely. After stopping OTCnet Offline, wait at least two minutes before restarting to ensure that OTCnet Offline was shut down completely.

## How to Log in to OTCnet Offline

If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, or **Check Capture Operator** and you have reset your temporary password, you can log in to OTCnet Offline. You can click the **Return to Login Page** to be returned to the Login Page. If you choose not to immediately access OTCnet Offline after resetting your temporary password, you can double-click the OTCnet Offline icon or access your Start Menu under Programs.

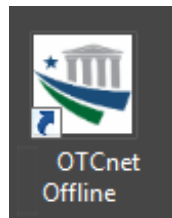
To log in to OTCnet Offline, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal's desktop or click **Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)** (see Figure 28).

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal.

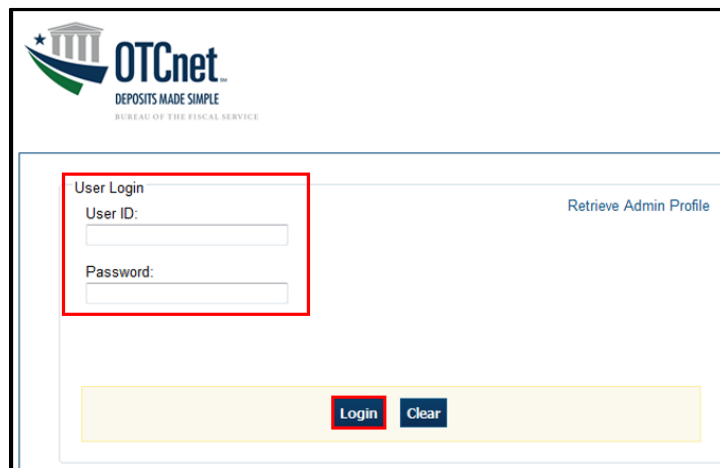
If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time will cause errors.

Figure 28. OTCnet Offline Icon



2. Enter your **User ID** and **Password** in the appropriate text boxes and click **Log In** (see Figure 29). The *OTCnet Home Page* appears.

Figure 29. OTCnet Offline User Login Page

The screenshot shows the OTCnet Offline User Login Page. At the top left is the OTCnet logo with the tagline "DEPOSITS MADE SIMPLE" and "BUREAU OF THE FISCAL SERVICE". Below the logo is a "User Login" section with two text input fields: "User ID:" and "Password:". A red rectangular box highlights these two fields. To the right of the "User ID:" field is a link that says "Retrieve Admin Profile". At the bottom of the login section are two buttons: "Login" (highlighted with a red border) and "Clear".

To stop the OTCnet Offline application, access the **Start Menu**, select **Programs>OTCnet Offline** and click **Stop OTCnet Offline**.

Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely.

## Log in to OTCnet Offline

If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, or **Check Capture Operator** and you have reset your temporary password, you can log in to OTCnet Offline.

To log in to OTCnet Offline, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal's desktop.

Or

Click **Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**.



### Application Tip

If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal.



### Application Tip

If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time will cause errors.



### Application Tip

If the Offline server was not been previously started, you will need to enter your User ID and password to start up the Offline server. Refer to the *Start up the OTCnet Offline Server* printable job aids for more details.

2. Enter your **User ID** and **Password** in the appropriate text boxes, and click **Log In**. The OTCnet Home Page appears.

**Application Tip**

To stop the OTCnet Offline application, click **Start>Programs>OTCnet Offline (Production or QA)>Stop OTCnet Offline (Production or QA)**. Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely. It is recommended that after stopping OTCnet Offline, wait at least one to two minutes before restarting.

**Application Tip**

If more than one version of the **OTCnet Offline** application resides on a terminal, be sure to stop the correct version of the OTCnet Offline application (**Stop OTCnet Offline Production or QA**).

## Topic 3. Accessing a User ID and Resetting Passwords

To obtain your user ID or reset your password, contact your **PLSA** or **LSA**. You can also have your User ID, or a temporary password emailed to you. Once you sign in with your temporary password, you will need to reset it.

### Access a User ID

To access a user ID, complete the following steps:

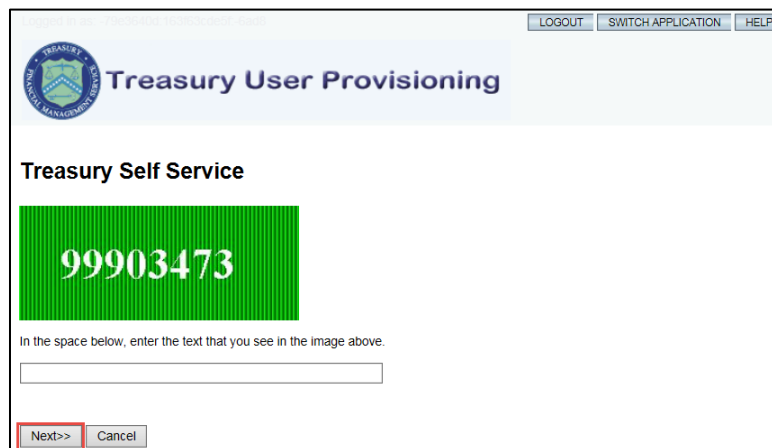
1. From the Single Sign On page, click on the **Forgot your User ID?** link shown in Figure 30 below.

Figure 30. Single Sign On Page (Forgot Your User ID? Link)

2. The *Treasury Self Service* page appears. Enter the words you seen in the image in the text box and click **Next** (see Figure 31).

If you want to receive a new image of the text, click on **New Image**. To hear the set of characters and enter them in the text box, click **Audio Test**. You can click on **Help** to receive detailed instructions.



**Figure 31. Treasury Self Service Page (Enter Text of Image)**

LOGOUT SWITCH APPLICATION HELP

**Treasury User Provisioning**

**Treasury Self Service**

99903473

In the space below, enter the text that you see in the image above.

Next>> Cancel

3. Enter your email address and click **Next** (see Figure 32). A confirmation page appears showing your request for your User ID has been completed.

**Figure 32. Forgot User ID (Enter Email Address)**

LOGOUT SWITCH APPLICATION HELP

**Treasury User Provisioning**

**Forgot User ID**

Please Enter the Email Address  \*

\* indicates a required field

Next>> Cancel

4. Click **Finish**.

## Access User ID

To obtain your user ID or reset your password, contact your **PLSA** or **LSA**. You can also have your User ID, or a temporary password emailed to you. Once you sign in with your temporary password, you will need to reset it.

To access your user ID, complete the following steps:

1. From the Fiscal Service Single Sign On page, click **Forgot your User ID?** *The Self-Service Account/Password Reset* page appears.
2. Enter the characters that you see in the image in the text box and click **Next**. The *Treasury Enterprise ID* page appears.
3. Enter your email address and click **Next**. A confirmation page appears showing your request for your User ID has been completed.
4. Click **Finish**.

## Resetting Passwords

To reset a password, complete the following steps:

1. From the Single Sign On page, click on the **Forgot your Password?** link as shown in Figure 33 below.

Figure 33. Single Sign On Page (Forgot Your Password? Link)

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

Log In To: <https://otcnet.fms.treas.gov/index.html>

Forgot your Password? | Forgot your User ID? | Register ?

Select an authentication method and enter your credentials

Log In using your Fiscal Service ID:

SSO User ID and Password

SecurID Token

Pki Certificate

To log in using your Fiscal Service Single Sign On User ID and Password:

User ID:

Password:

Log In | Reset

[Forgot your User ID?](#)

[Forgot your Password?](#)

**WARNING**  
WARNING  
WARNING

**NOTE**

You have accessed a U.S. Government information system, which includes (1) this computer, (2) this network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. U.S. Government information systems are provided for the processing of official U.S. Government information only. Unauthorized or improper use of this information system is prohibited and may subject you to disciplinary action, as well as civil and criminal penalties. All data contained on U.S. Government information systems is owned by the U.S. Government and may, for the purpose of protecting the rights and property of the U.S. Government, be monitored, intercepted, recorded, read, searched, copied, or captured in any manner and disclosed or used for any lawful government purpose at any time. THERE IS NO RIGHT TO PRIVACY IN THIS SYSTEM. System personnel may give to law enforcement officials any potential evidence of crime found on U.S. Government information systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES YOUR UNDERSTANDING AND CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING, READING, COPYING, OR CAPTURING AND DISCLOSURE.

This system may contain Sensitive But Unclassified (SBU) data that requires specific data privacy handling requirements as dictated by law, mandate or government agency.

Accessibility | Contacts | Privacy Policy  
U. S. Department of the Treasury - Bureau of the Fiscal Service

2. The *Treasury Self Service* page appears. Enter the characters that you see in the image in the text box and click **Next** (see Figure 34).

Figure 34. Forgot Your Password Page

**TREASURY DEPARTMENT**  
FINANCIAL MANAGEMENT SERVICE

**Treasury User Provisioning**

**Treasury Self Service**

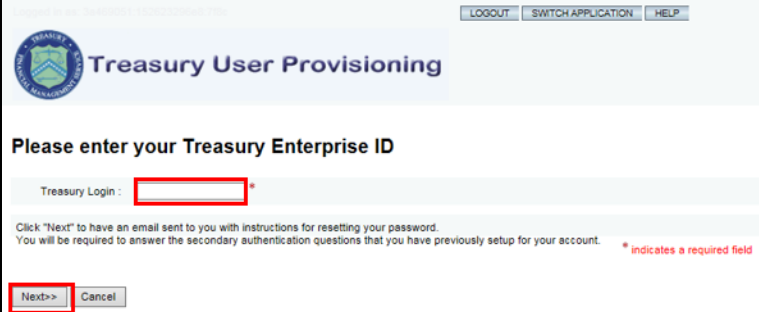
53259020

In the space below, enter the text that you see in the image above.

Next>> | Cancel

3. The *Treasury Enterprise ID* page appears. Enter your **Treasury Login (User ID)** and click **Next** (see Figure 35).

**Figure 35. Enter Treasury Enterprise ID (User ID)**

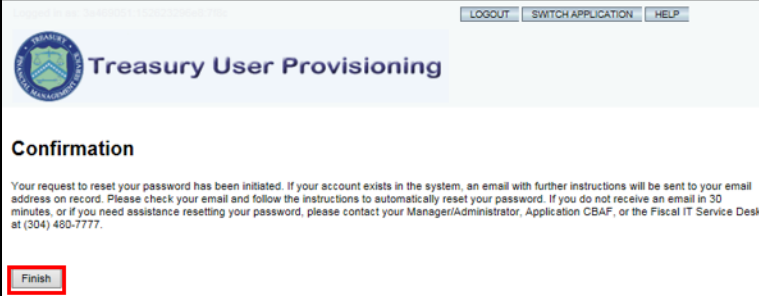


The screenshot shows the 'Treasury User Provisioning' page. At the top, there are links for 'LOGOUT', 'SWITCH APPLICATION', and 'HELP'. Below the header, the page title is 'Treasury User Provisioning'. The main heading is 'Please enter your Treasury Enterprise ID'. There is a text input field labeled 'Treasury Login :'. A red box highlights this field, and a red asterisk is to its right. Below the field, there is a note: 'Click "Next" to have an email sent to you with instructions for resetting your password. You will be required to answer the secondary authentication questions that you have previously setup for your account.' At the bottom, there are two buttons: 'Next>' and 'Cancel'. The 'Next>' button is highlighted with a red box. A red asterisk at the bottom right indicates a required field.

4. A confirmation page appears. Click **Finish** (see Figure 36).

You will receive an email to your official email address with further instructions to complete the Self-Service Account/Password Reset process.

**Figure 36. Password Request Confirmation**

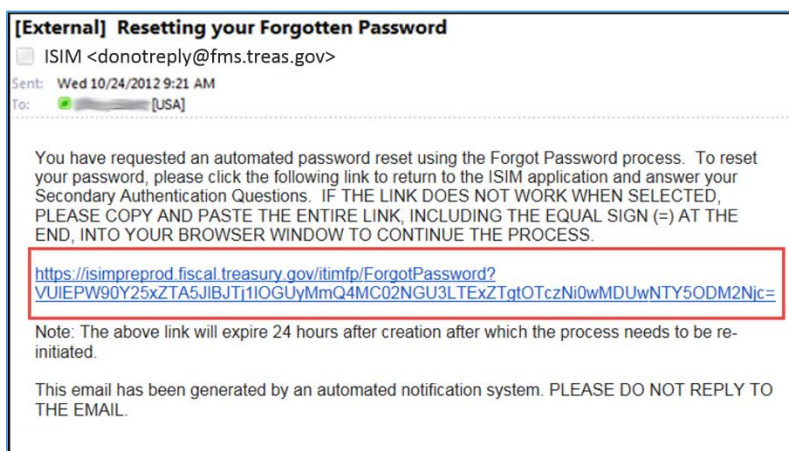


The screenshot shows the 'Treasury User Provisioning' page. At the top, there are links for 'LOGOUT', 'SWITCH APPLICATION', and 'HELP'. Below the header, the page title is 'Treasury User Provisioning'. The main heading is 'Confirmation'. Below the heading, there is a paragraph: 'Your request to reset your password has been initiated. If your account exists in the system, an email with further instructions will be sent to your email address on record. Please check your email and follow the instructions to automatically reset your password. If you do not receive an email in 30 minutes, or if you need assistance resetting your password, please contact your Manager/Administrator, Application CBAF, or the Fiscal IT Service Desk at (304) 460-7777.' At the bottom, there is a button labeled 'Finish', which is highlighted with a red box.

5. Check your email. After you received the email link to reset your password, copy and paste the entire link (including the equal sign "=") in the web browser (see Figure 37).

Each reset password web link is unique. The link shown below is for example purposes only.

Figure 37. Resetting Your Forgotten Password Email



6. The *Answer Challenge/Responses Questions Provide Responses* page appears. Enter your answers for the challenge questions and click **Reset My Password** (see Figure 38).

Figure 38. Answer Challenge/Response Questions - Provide Responses

The screenshot shows a web page titled "BUREAU OF THE Fiscal Service" and "U.S. DEPARTMENT OF THE TREASURY". Below the header, it says "Self-Service Account/Password Reset". The main content area is titled "Answer Challenge/Response Questions - Provide Responses".

Before we can reset your password, we need to verify some additional information about you. Answer the three (3) Challenge Questions below with the responses that you provided when you activated your account. After you have completed providing your responses, click Reset My Password. The system will verify that your responses match, and if successful, you will be prompted to change your password.

Please note: Three (3) invalid attempts to answer your Challenge Questions will result in your account being locked, and require a call to the BFS Service Desk at 304-480-7777 to re-activate your account.

You may click Cancel if you do not wish to continue.

**Challenge Question**

What was the name of the street you lived on when you grew up?

What was the name of the company or organization where you held your first job?

What was the name of your first pet?

On the right side, there is a "Response" section with three input fields. Below the input fields are two buttons: "Reset My Password" and "Cancel".

7. The *Answer Challenge/Response Questions – Change Password* page appears. Enter your **New Password** and **Confirm New Password** and click **Change My Password** (see Figure 39).

•

Figure 39. Answer Challenge/Response Questions - Change Password

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

**Self-Service Account/Password Reset**

**Answer Challenge/Response Questions - Change Password**

Your responses were successfully validated.

Please create a new password with the following requirements and click Change My Password:

- Must be at least 12 characters long.
- Must contain at least one uppercase letter.
- Must contain at least one lowercase letter.
- Must contain at least one numeric character.
- Must contain at least one special character from this set: !@#\$%^&\*()\_+-=
- Must not repeat any of your last ten (10) passwords.
- Must not have been your password during the last ten (10) days.
- Must not be a word in a language, slang, dialect, or jargon.
- Must not be related to personal identity, history, environment, or other personal associations.
- Must not be shared or displayed in plain view.

You may click Cancel if you do not wish to continue.

New Password

Confirm New Password

8. The *Challenge/Response Questions – Completed* page appears. Click **Close Browser** (see Figure 40).

Figure 40. Answer Challenge/Response Questions - Completed

**BUREAU OF THE Fiscal Service**  
U.S. DEPARTMENT OF THE TREASURY

**Self-Service Account/Password Reset**

**Answer Challenge/Response Questions - Completed**

A request has been submitted to reset your password.

Click Close Browser to end the Self-Service Account/Password process.

## Reset Password

To obtain your user ID or reset your password, contact your **PLSA** or **LSA**. You can also have your User ID, or a temporary password emailed to you. Once you sign in with your temporary password, you will need to reset it.

To reset your password, complete the following steps:

1. From the Fiscal Service Single Sign On page, click **Forgot your Password?** The *Self-Service Account/Password Reset* page appears.
2. Enter the characters that you see in the image in the text box and click **Next**. The *Treasury Enterprise ID* page appears.
3. Enter your **Treasury Login (User ID)** and click **Next**. A confirmation page appears.
4. Click **Finish**.



### Application Tip

You will receive an email (Resetting your Forgotten Password) to your official email address with further instructions to complete the Self-Service Account/Password Reset process.

5. Check your email. After you received the email link to reset your password, copy and paste the entire link (including the equal sign "=") in the web browser. The *Answer Challenge/Responses Questions Provide Responses* page appears.



### Application Tip

Check your **Junk E-mail** folder if you do not receive an email with your password. It is recommended that you add [donotreply@fiscal.treasury.gov](mailto:donotreply@fiscal.treasury.gov) to your **Safe Senders** or **Safe Recipients** list.



### Application Tip

The email is generated by an automated notification system. The link expires 24 hours after creation after which the process needs to be reinitiated.

6. Enter your answers for the challenge questions and click **Reset My Password**. The *Answer Challenge/Response Questions – Change Password* page appears.



#### **Application Tip**

Three invalid attempts to answer your challenge questions will result in your account being locked. If your account is locked, call the Customer Support at 866-945-7920 or DSN 510-428-6824, Options 1, 2, 4 to re-activate your account.

7. Enter your **New Password** and **Confirm New Password** and click **Change My Password**. The *Challenge/Response Questions – Completed* page appears.
8. Click **Close Browser**.



## Topic 4. Navigating the OTCnet Online/Offline Home Page

The OTCnet Online home page allows **Check Capture Supervisors, Check Capture Lead Operators, Check Capture Operators** and **Card Operators** to process deposits, capture checks, process checks, process card transactions, view reports, and perform administrative and security functions. Additionally, a user can access information for training, help and to update a profile. The OTCnet Online home page is accessible for users to either view or perform any of the functionality above.

The OTCnet Offline home page allows **Check Capture Supervisors, Check Capture Lead Operators** and **Check Capture Operators** to capture checks along with transaction data, perform administrative functions and access information for help. The OTCnet Offline home page is accessible by users to either view or perform any of the functionality above.

## OTCnet Online Main Menu

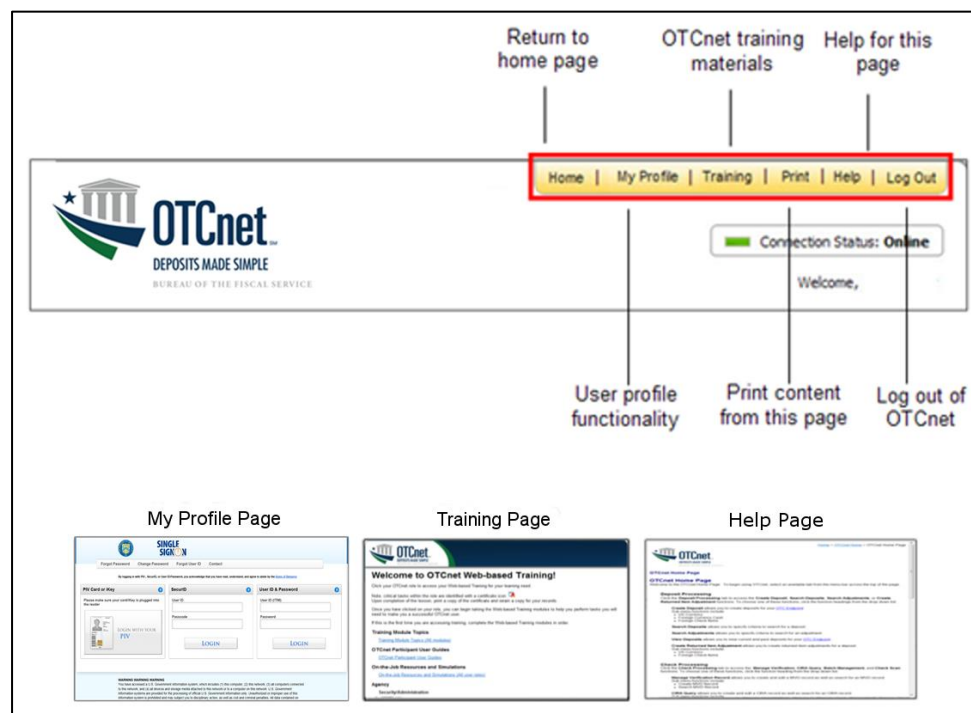
To access the OTCnet Main Menu, log in with your User ID and Password by accessing <https://otcnet.fms.treas.gov>. Table 11 below provides a list of the Main Menu options available to you and accessible on the upper right corner of the OTCnet application (highlighted in yellow).

**Table 11. Main Menu Link Descriptions**

Link	Description
Home	Allows a user to return to the OTCnet home page.
My Profile	Allows a user to retrieve his or her User ID or reset a Password.
Training	Allows a user to access the WBT training and other corresponding training materials.
Print	Allows a user to print the page.
Help	Allows a user to access help for the page they are on.
Log Out	Allows a user to log out of OTCnet.

The Main Menu is shown in Figure 41. The links are accessible on the upper right side of the OTCnet home page.

**Figure 41. OTCnet Main Menu Page**



## OTCnet Online Deposit Processing Tab Functionality

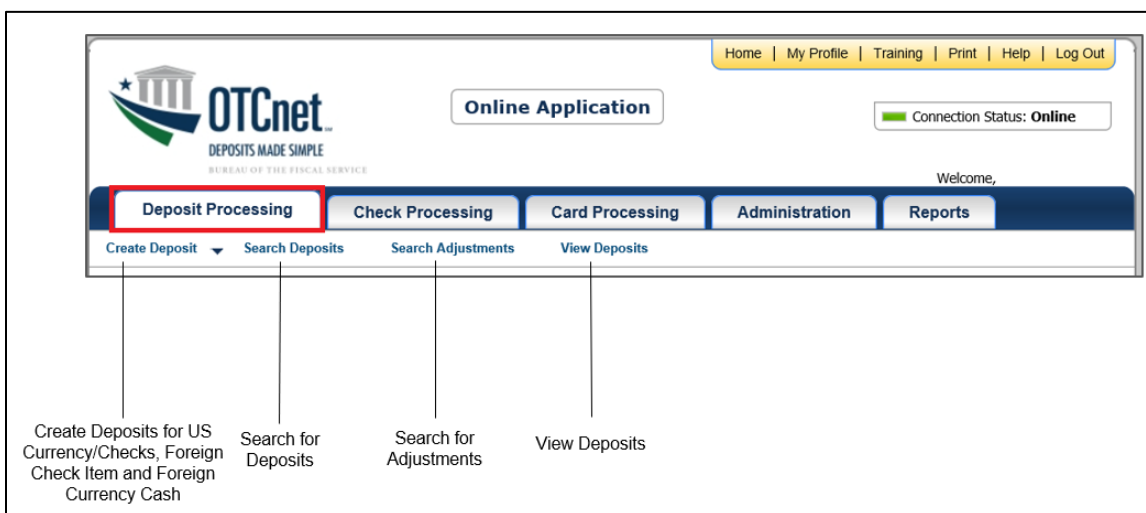
To access the OTCnet Deposit Processing functionality, log in with your user ID and password. Table 12 below provides a list of the Deposit Processing functions that are available to you.

**Table 12. Deposit Processing Tab Descriptions**

Function	Description
Create Deposit	Allows a user to create deposits for US Currency, Foreign Check Items, and/or Foreign Currency Cash.
Search Deposits	Allows a user to search for deposits.
Search Adjustments	Allows a user to search for adjustments.
Create Returned Item Adjustment	Allows a user to create a returned item adjustment.

The Deposit Processing tab is shown in Figure 42. Depending on your user role, you may not see all functionality shown in the image.

**Figure 42. Deposit Processing Tab**



## OTCnet Online Check Processing Tab Functionality

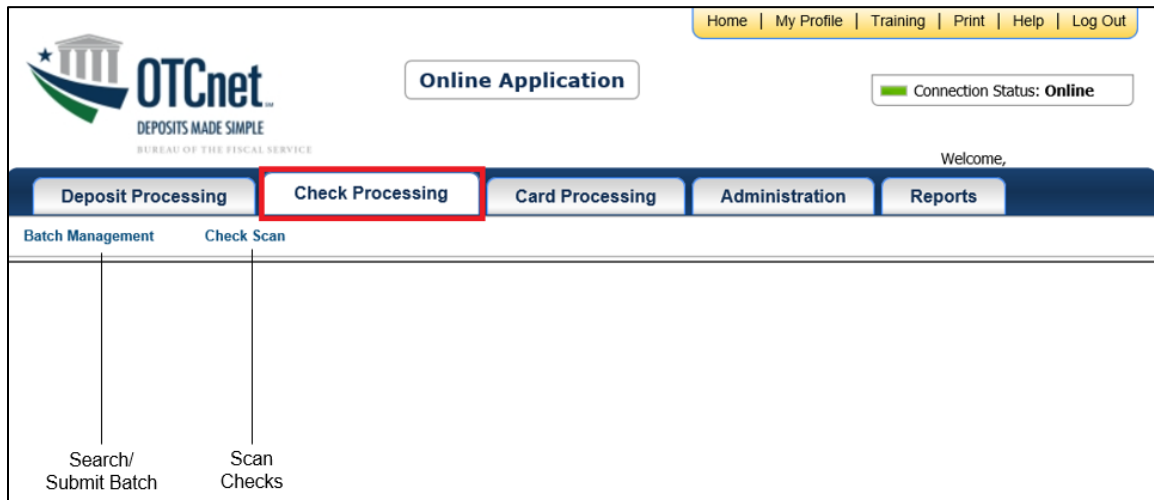
To access the OTCnet Check Processing functionality, log in with your user id and password. Table 13 provides a list of the Check Processing functions that are available to you.

**Table 13. Check Processing Tab Descriptions**

Function	Description
Manage Verification	Allows a user to search and/or create an MVD record.
CIRA Query	Allows a user to view and/or modify a CIRA record.
Batch Management	Allows a user to search, view, close, approve and submit a batch. A user may edit and void an item within a batch with the proper permission.
Check Scan	Allows a user to scan checks.
Transmission History	Allows a user to view transmission history for batches that are uploaded from the offline check capture application.

The Check Processing tab is shown in Figure 43. Depending on your user role, you may not see all functionality shown in the image.

**Figure 43. Check Processing Tab**



## OTCnet Online Card Processing Tab Functionality

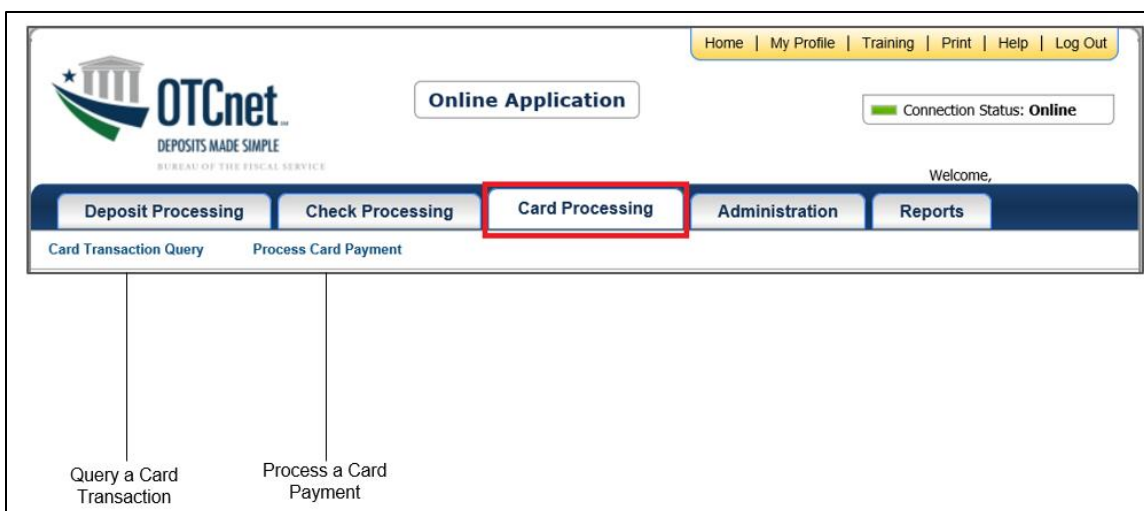
To access the OTCnet card processing functionality, log in with your user id and password. Table 14 provides a list of the card processing functions that are available to you.

**Table 14. Card Processing Tab Descriptions**

Function	Description
Card Transaction Query	Allows a user to query a card transaction.
Process Card Payment	Allows a user to process a card payment.

The Card Processing tab is shown in Figure 44. Depending on your user role, you may not see all functionality shown in the image.

**Figure 44. Card Processing Tab**



## OTCnet Online Administration Tab Functionality

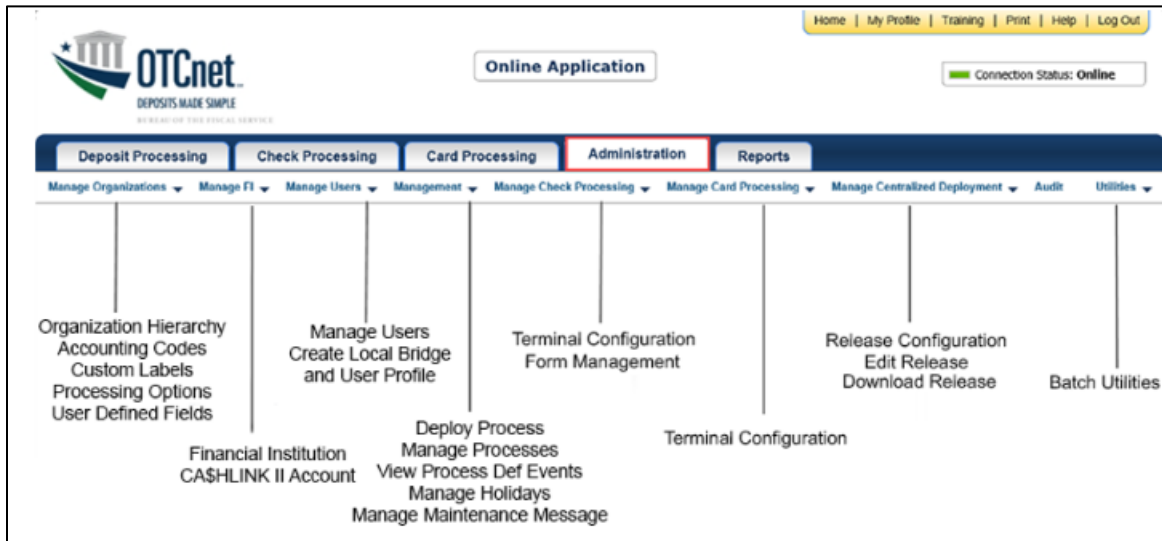
To access the OTCnet Administration functionality, log in with your user id and password. Table 15 below provides a list of the Administration functions that are available to you.

**Table 15. Administration Tab Descriptions**

Function	Description
Manage Organizations	Allows a user to manage Organization Hierarchy, Accounting Codes, Custom Labels, Processing Options, and User Defined Fields.
Manage FI	Allows a user to create and/or modify a Financial Institution, transfer FI RTN Numbers, transfer CA\$HLINK accounts, and maintain FRB CA\$HLINK accounts.
Manage Users	Allows a user to manage OTCnet user accounts and profiles.
Management	Allows a user to manage OTCnet processes.
Manage Check Processing	Allows a user to manage terminal configuration and forms.
Manage Card Processing	Allows a user to manage terminal configuration.
Manage Centralized Deployment	Allows users access to the following: Release Configuration, Edit Release and Download Release.
Audit	Allows a user to review the audit log history.
Utilities	Allows a user to review batch utilities, including Batch Recreate and Batch Repair.

The Administration tab is shown in **Error! Reference source not found..** Depending on your user role, you may not see all functionality shown in the image.

Figure 45. Administration Tab



## OTCnet Online Reports Tab Functionality

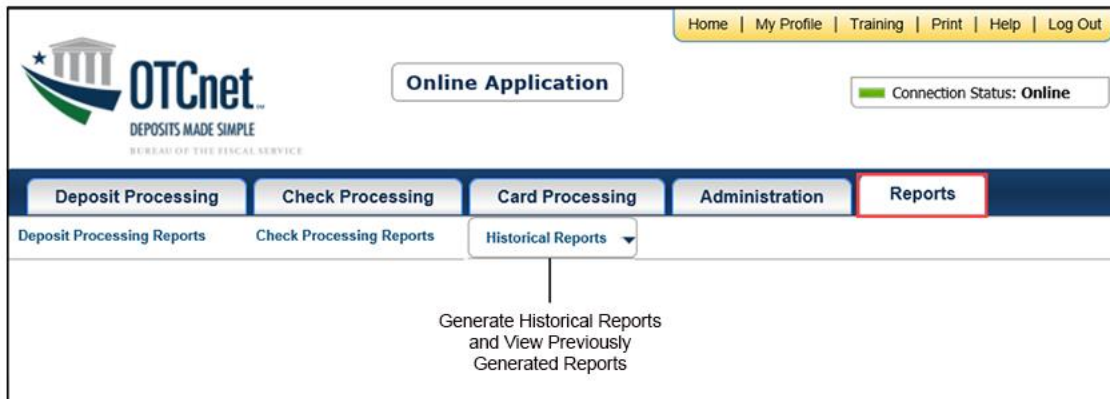
To access the OTCnet Reports functionality, log in with your user id and password. Table 16 below provides a list of the Reports functions that are available to you. Depending on your user role, you will only see reports that you have access to view and download.

**Table 16. Reports Tab Descriptions**

Function	Description
Deposit Processing Reports	Allows a user to view and download Business, Security and Administration reports.
Check Processing Reports	Allows a user to access Check Processing reports.
Historical Reports	Allows a user to query and download historical reports.

The Reports tab is shown in **Error! Reference source not found..** Depending on your user role, you may not see all functionality shown in the image.

**Figure 46. Manage Reports**





## OTCnet Offline Administration Tab Functionality

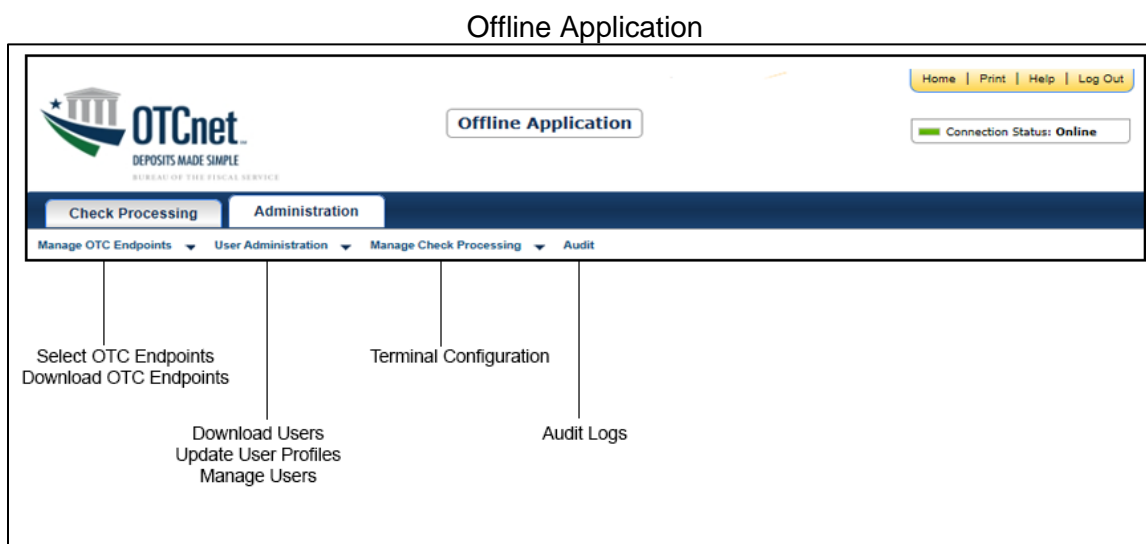
To access the OTCnet Offline Administration functionality, log in with your user id and password. Table 17 below provides a list of the Administration functions that are available to you.

**Table 17. OTCnet Offline Administration Descriptions**

Function	Description
Manage OTC Endpoints	Allows a user to select and download OTC Endpoints.
User Administration	Allows a user to download, update, and manage user profiles.
Manage Check Processing	Allows a user to manage terminal configuration and forms.
Audit	Allows a user to review the audit log history.

The Administration tab is shown in Figure 47. Depending on your user role, you may not see all functionality shown in the image.

**Figure 47. OTCnet Offline Administration**



## OTCnet Offline Check Processing Functionality

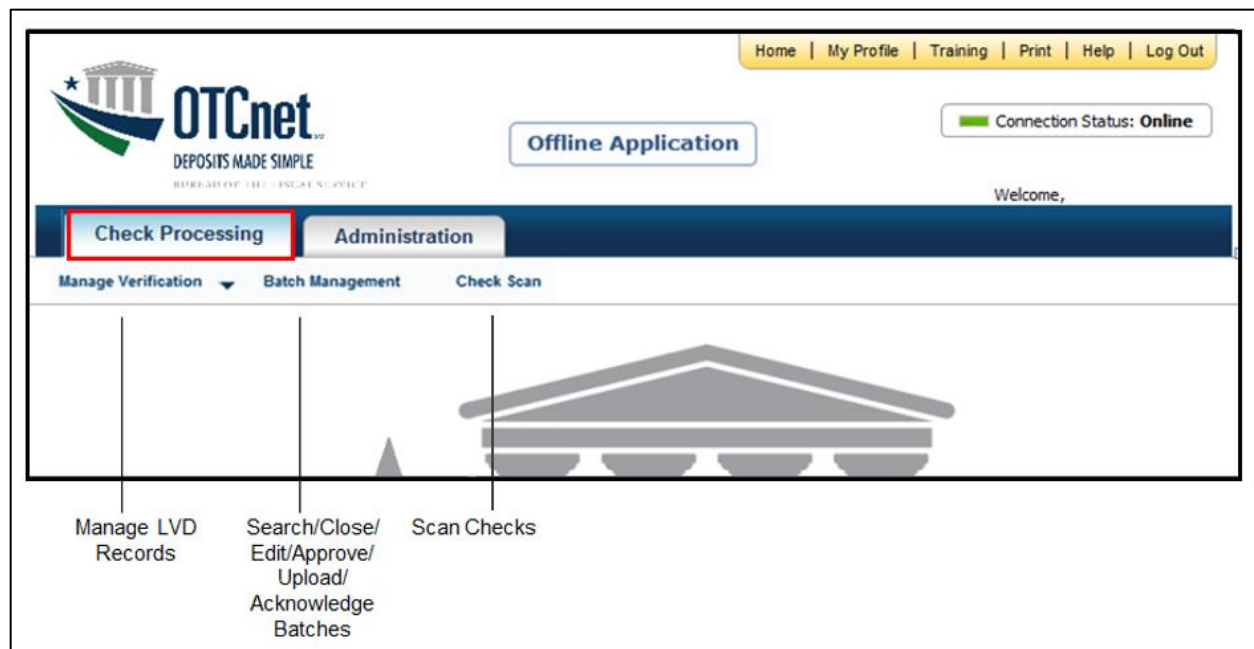
To access the OTCnet Offline Check Processing functionality, log in with your user id and password. Table 18 below provides a list of the Check Processing functions that are available to you.

**Table 18. OTCnet Offline Administration Descriptions**

Function	Description
Manage Verification	Allows a user to select and download OTC Endpoints.
Batch Management	Allows a user to search, view, close, approve, upload and acknowledge a batch. A user may edit and void an item within a batch with the proper permission.
Check Scan	Allows a user to scan checks.

The Administration tab is shown in Figure 48. Depending on your user role, you may not see all functionality shown in the image.

**Figure 48. OTCnet Offline Check Processing Descriptions**



# Summary

This chapter provided information on:

- How to start and stop the OTCnet Local Bridge (OLB) application
- How to log in to OTCnet Online/Offline
- How to access your User Id and reset your Password
- How to navigate the OTCnet Online/Offline home page

# Glossary

## A

**Accounting Code** – A unique agency classification code assigned to a transaction, which identifies the FRB Account Key that is used within the Federal Reserve. In check capture, it is a method of grouping individual check transactions into certain classifications. In deposit reporting, the classification is being done at a voucher level, where a voucher is being classified with one or many agency defined accounting codes or TAS.

**Accounting Code Description** – A brief explanation that provides further detail about an accounting code.

**Accounting Code Name** – The title of the accounting code.

**Accounting Key** – The account number assigned to a deposit when it is submitted to FRB CASHLINK. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CAN. The FRB Account Key is similar to the CAN, which is only used for FRB financial activity.

**Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.

**Acknowledged Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Acknowledged Error Batch Status** – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which resulted in a batch being updated to Acknowledgment Error.

**ACR Activity Report** – A check processing business report that allows you to view detailed information about transactions that were adjusted, corrected, or reversed/rescinded. Users can generate a report that covers a maximum period of 45 calendar days.

**Activity Type** – The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

**Adjustment Activity (FI) Report** – A business report that allows you to view adjustments made by your financial institution (FI).

**Adjustment Historical Report** – A deposit processing report that allows you to view historical deposit adjustment and returned item adjustment transaction data.

**Adjustments by OTC Endpoints Report** – A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

**Agency CIRA Report** – A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

**Agency Contact** – A person designated by an agency as the primary contact regarding deposit-related matters.

**Agency Information** – The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

**Agency Location Code (ALC)** – A numeric symbol identifying the agency accounting and/or reporting office.

**Agency Location Code plus 2 (ALC+2)** – The agency location code plus a unique two-digit number that is used in OTCnet to identify a cashflow at a location within an ALC. This plus two digits accommodates the fact that one ALC can represent many locations and allows the agency to identify those locations specifically.

**Agency Manager** – A user that has authorization to view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Alternate Agency Contact** – A person designated by an agency as the secondary contact regarding deposit-related matters.

**American Bankers Association (ABA)** – (also known as Bank Routing Number) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

**Approved Batch Status** – Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

**Audit Log** – A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a comma separated value report (CSV) and opened in a spreadsheet program or available to print in a formatted audit log report.

**Automated Clearing House** – A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

**Awaiting Approval (AWAP)** – A deposit that is waiting for deposit confirmation by a Deposit Approver.

## B

**Back Office Processing Method** – Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

**Batch** – A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

**Batch Approver** – An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Batch Control/Batch Balancing** – An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

**Batch ID** – The unique number assigned to a batch by OTCnet.

**Batch List Report** – A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

**Batch Status** – Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

**Batch Uploader** – An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if terminal is configured to do so) or upload approved batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Blocked** – A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

**Bureau of the Fiscal Service (FS)** – (formerly FMS) The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates

the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

**Business Event Type Code (BETC)** – A code used in the CARS system to indicate the type of activity being reported, such as payments, collections, borrowings, etc. This code must accompany the Treasury Account Symbol (TAS).

## C

**CA\$HLINK II** – An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

**CA\$HLINK II Account Number (CAN)** – The account number assigned to a deposit when it is submitted to CA\$HLINK II.

**Capture Date** – The calendar date and time the payment is processed by the agency.

**Card Acquiring Service (CAS)** – (formerly Plastic Card Network) A Bureau of the Fiscal Service federal program that provides federal agencies with payment card (credit, debit, electronic benefit transfer (EBT) and store-value (gift cards) cards) acceptance capabilities.

**Card Administrator** – An agency user that has the authorization to manage endpoints for card processing, set up and view terminal configuration and read and view audit log information.

**Card Invoice ID** – The unique Invoice ID for a processed card transaction. The default on terminals is set to 10 characters, a max of 40 characters can be configured for MX terminals. It can be used to track transactions in OTCnet.

**Card Operator** – An agency user that has the authorization to start card processing, query, void, and refund any card transaction, as well as reboot and check terminal connection status.

**Card Processing:** A functionality available in OTCnet that allows agencies to provide customers with an option to make payments with a credit, debit or Visa/Mastercard gift card. The card transactions are directly sent to WorldPay. WorldPay sends all approved OTCnet transactions via a Card Acquiring Service (CAS) flat file to Collections Information Repository (CIR) for deposit reporting.

**(80mm) Card Receipt Printer** – A printer that can be selected by a Card Operator or Kiosk Operator; the 80mm printer provides the ability to print standard-sized card receipts on 3.125in (80mm) paper.

**Card Uploader:** A full vendor kiosk server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

**Cashier ID** – The ID of the user that created the transaction.

**Central Accounting Reporting System (CARS)** – The system that addresses the central accounting and reporting functions and processes associated with budget execution, accountability, and cash/other asset management. This includes the collection and dissemination of financial management and accounting information from and to federal program agencies.

**Central Image and Research Archive (CIRA)** – The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

**Central Image and Research Archive (CIRA) Query** – An online query function that allows users to search for all check transactions (includes mobile check transactions) processed in the OTCnet application that have been settled less than 18 months ago.

**Chain Code** aka Chain Number: An alphanumeric designator (e.g. 0F123B) assigned by acquirer to reflect a unique channel of processing. The chain code is assigned at lower level endpoints and an agency may have multiple chain codes.

**Characteristics** – The properties of a user, organization, deposit, or financial institution.

**Check 21** – Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

**Check Amount** – The dollar amount of the check.

**Check Capture** – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

**Check Capture Administrator** – An agency user that has the authorization to define and modify the check capture sites; to manage accounting codes; to modify endpoint mappings; to configure Check Capture functions and perform upgrades of the application; to create and download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the ability to create the CCA offline user logon profile using OTCnet online.

**Check Capture Lead Operator** – An agency user that has the authorization to scan checks into a batch, view and classify checks at the item level or batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, the user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicate checks. This user is not authorized; however, to use an out-of-date LVD. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.



**Check Capture Offline** – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

**Check Capture Online** – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

**Check Capture Operator** – An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view is an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Supervisor** – An agency user that has the authorization to perform almost all the functions on the Check Capture including view and classify checks at the item level or a batch at the summary level with multiple accounting codes, accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality as well as view, modify, import, and modify endpoint mappings. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Image Report** – A check processing business report that allows you to view the front and back images of a check for an Individual Reference Number (IRN) that you request.

**Check Number** – The printed number of the check writer's check.

**CIRA CSV Historical Report** – A check processing business report that allows you to query check records that are associated with batches that have been forwarded for settlement more than 18 months ago. The exported comma separated value report (CSV) data can be used to import the data into other applications within an agency. The report has been enhanced to provide users the option to solely retrieve mobile check transactions.

**CIRA CSV Report** – A check processing business report that allows users to search for all transactions in the system (including mobile check transactions) and allows users to export the results to a comma separated value report (CSV) file.

**CIRA Viewer** – A user that has authorization to view CIRA records and download CSV files. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Classification Key (C-Key)** – A unique agency accounting code assigned to a transaction. Agencies establish C-Keys in SAM for collection transactions that will be used to derive the appropriate values of TAS-BETC(s).

**Clear** – Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

**Client ID/GCI Number** – An ID used by the deposit end point when requesting a currency conversion for foreign check to the US dollar Equivalent (USE) with the foreign currency exchange gateway for foreign check items or currency conversion service for foreign currency cash.

**Client Order ID** – A unique ID assigned by OTCnet to maintain uniqueness while requesting/accepting a foreign currency conversion quote for foreign checks the foreign currency exchange gateway.

**Closed Batch Status** – Indicates the batch is closed and no new checks may be scanned into that batch.

**Collections Information Repository (CIR)** – (formerly TRS) A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Comma Separated Values (CSV)** – A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

**Confirmed** – A deposit that has been reviewed and then confirmed by a financial institution or FRB.

**Cost Center Work Unit (CCWU)** – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

**Credentials** – Evidence of authority, status, rights, or entitlement to privileges. Credentials are typically in written form (e.g., OLB credentials such as a login or password).

**Custom Label** – Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

**Customer Not Present Processing Method** – The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

**Customer Present Processing Method** – The processing method used in the OTCnet when the check writer is presenting the check in person.

## D

**Daily Voucher Report** – A business report that allows you to view the daily voucher extract.

**Data Type** – The type of data that should be entered for a user defined field.

**Date of Deposit** – The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

**Debit Gateway** – The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

**Demand Deposit Account (DDA)** – The account at a financial institution where an organization deposits collections.

**Denied** – Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1.

**Deny Date** – Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

**Deposit** – A collection of over-the-counter receipts deposited to a United States Department of Treasury General Account for credit.

**Deposit Activity (FI) Report** – A business report that allows the financial institution to view deposits submitted to its location.

**Deposit Approver** – A user who has authorization to review and submit deposits to a financial institution.

**Deposit Confirmer** – A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

**Deposit History by Status Report** – A business report that allows you to view deposits by status.

**Deposit Information** – The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

**Deposit Preparer** – A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

**Deposit Total** – The total amount of over-the-counter receipts included in the deposit.

**Deposit Historical Report** – A deposit processing report that allows you to view historical deposit transaction data.

**Deposits by Accounting Code Report** – A business report that allows you to view deposits by accounting code.

**Deposits by OTC Endpoint Report** – A business report that allows you to view deposits by OTC Endpoint.

**Display Order Number** – The order in which user defined fields (UDFs) should be displayed.  
**Draft** – A deposit that is saved for modification at a later date by a Deposit Preparer.

**Division Number**: A three-digit (e.g. 001) value assigned at lower level endpoints under the chain code to designate unique lines of accounting.

## E

**Exchange Rate** – The decimal value used to convert foreign currency to the US dollar Equivalent (USE).

## F

**Failed** – The item was unable to be processed and/or settled by United States Department of Treasury/Bureau of the Fiscal Service (BFS). These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

**Federal Program Agency** – A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

**Federal Reserve Bank (FRB)** – A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

**Federal Reserve Bank-Cleveland (FRB-C)** – FRB-C serves as the conduit for settlement of transactions originating from the OTCnet application. FRB-C is responsible for receiving the transaction data from OTCnet via forward file and performing check clearing/transaction settlement as the 'debit gateway'.

**Federal Reserve System's Automated Clearing House (ACH) System** – Enables debits and credits to be sent electronically between depository financial institutions.

**Financial Institution (FI)** – A bank, designated by the United States Department of Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA),

which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

**Financial Institution Information** – The name, address, routing transit number, and the demand deposit account number of a financial institution.

**Firmware** – A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contain a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

**Fiscal Year** – A 12-month period for which an organization plans the use of its funds.

**Forwarded Batch Status** – Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

**Forwarded File** – A term that is assigned to a file that contains the check transactions that is sent from channel applications, such as OTCnet or ECP, to Debit Gateway for settlement purposes.

**Franker** – An internal stamp unit that stamps a check with “Electronically Processed” after the check is processed and scanned. Franker availability is based on the model of your scanner.

**Franking** – The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

## H

**Highest Level Organization** – The primary level of the organization hierarchy.

## I

**IBM Security Identity Manager (ISIM)** – Refers to Fiscal Service’s Enterprise provisioning tool for user account and identity management.

**Individual Reference Number (IRN)** – The auto-generated unique number used in OTCnet to identify Check Capture transactions.

**Input Length Maximum** – The maximum number of characters that may be entered in a user defined field.

**Input Length Minimum** – The minimum number of characters that may be entered in a user defined field.

**Internal Control Number** – A customizable field for agency use to further describe a deposit.

**Internet Protocol (IP) address** – A unique number or address that computing devices, (e.g., computers, laptops, tablets, etc.) connected to a computer network, use to identify themselves and communicate with other devices in an IP-based network (e.g., the Internet).

**Item Detail Report** – A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

**Item Type** – Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

## K

**Kiosk Operator User Role** – A user with limited permissions for the OTC Kiosk tablet. Permissions include logging into the OTCnet Kiosk application, scanning checks, processing card payments and printing receipts.

**Kiosk Lockdown Software** – A process used to lock down the Windows Surface Pro workstation for use with the OTCnet Kiosk Tablet application. This involves removing the options, “Lock”, “Sign out”, “Change a password” and “Task Manager” when CTRL-ALT-Delete is pressed. This process only needs to be implemented once, as part of the initial workstation configuration. Locking down the tablet ensures that users cannot access any outside information or applications from the OTC Kiosk Tablet (e.g., checking email or accessing any other websites).

## L

**Local Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

**Local Security Administrator (LSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Local Verification Database (LVD)** – A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

**Lower Level Organization** – Any organization created below the highest level organization.

**LVD Contents Report** – A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

## M

**Magnetic Ink Character Recognition (MICR)** – Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

**Manual Card Entry** – An option available in OTCnet for card processing, it allows agency users to manually enter a card number on behalf of the card holder so a card payment can be processed. It is only to be used as a contingency if all other payment methods fail.

**Master Verification Database (MVD)** – It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

**Merchant Identification Number (MID)**: A unique designator (e.g. 44450XXXXXXXXXX) assigned by the acquirer to reflect the card processing location and may contain up to 13 characters. An ALC can be associated with multiple Merchant IDs; however, each Merchant ID must be unique for each lower level endpoint.

**Mobile Check Capture** – A functionality in OTCnet; it allows the processing of mobile check transactions from the FedRevCollect mobile application (Mobile Server).

**MVD Editor** – A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions, view other general reports such as the SF215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**MVD Viewer** – A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

## N

**Non-Personal Item Type** – Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

**Non-Reporting OTC Endpoints Report** – A business report that allows you to view OTC Endpoints that have not reported a deposit.

## O

**Open Batch Status** – Indicates the batch is open and accepting new checks.

**Organization** – The location or level within a Federal Program agency.

**Organization Hierarchy** – The structure of a Federal Program agency as defined in OTCnet.

**Organization Hierarchy Report** – A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

**OTC Collections** – Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

**OTC Endpoint** – The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the United States Department of Treasury General Account.

**OTC Endpoint Credit-Debit-Card (CDC)** – The endpoint (location) setup in OTCnet for use in card processing.

**OTC Endpoint Check (CHK)** – The endpoint (location) setup in OTCnet for use in check capture.

**OTC Endpoint Treasury General Account (TGA)** – The endpoint (location) setup in OTCnet for use in deposit reporting.

**OTC Endpoint Mapping** – The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

**OTC Kiosk Tablet** – A lightweight collections mobile tablet terminal that features OTCnet Check Processing and Card Processing with receipt printing functionalities. It allows agency customers to make check (personal only) and card payments (credit, debit and gift) independent of an agency representative.

**OTCnet Generated Eight-Character Pairing Pin** – A pairing pin is a unique eight-character OTCnet-generated number used to pair OTCnet and the card terminal. The number is entered the card terminal.

**OTCnet Local Bridge (OLB) Application** – Refers to an application installed on a workstation, used to facilitate communication between the browser and the operating system/workstation.

**OTCnet Offline** – Refers to the over the counter application that provides Check Capture functionality to end users with limited internet connectivity and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

**OTCnet Online** – Refers to the web-based over the counter application that provides Check Capture, Check Processing, Deposit Processing, and Card Processing functions to end users (that have constant internet connectivity).



**Over the Counter Channel Application (OTCnet)** – Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

## P

**Personal Item Type** – Indicates that the name on check is an individual's name, not acting as a business.

**Personally Identifiable Information (PII)** – It is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual. Examples of PII include but are not limited to social security numbers, dates and places of birth, mothers' maiden names, biometric records.

**Primary Local Security Administrator (PLSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Processing Options** – User-defined parameters for the deposit and adjustment processes.

**Processing Options by OTC Endpoints Report** – A business report that allows you to view processing options defined for endpoints within the organization.

## Q

**Queue Interface** – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

## R

**Received** – The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

**Received Date** – The date the check was received by web-based OTCnet.

**Rejected** – A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

**Represented** – This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

**Retired** – This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

**Return Reason Codes** – Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

**Return Settlement Date** – The effective date of settlement of the returned check item.

**Returned Item** – A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

**Routing Transit Number (RTN)** – (also known as American Bankers Association (ABA) Number or Bank Routing Number) – The nine-digit number used to identify a financial institution.

## S

**Save as Draft** – An option that allows a Deposit Preparer to save a deposit for modification at a later date.

**Save for Approval** – An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

**Send Error Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Sent Batch Status** – Indicates the batch was uploaded online without error.

**Separation of Duties** – A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

**Settle Best Method** – The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

**Settled** – This transaction is complete, and the funds have been credited to the agency's United States Department of Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

**Settlement Date** – The payment date of a check item, which is when the deposit is debited from the check writer's account.

**SF215 Deposit Ticket Report** – The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable for a duration of up to 45 days.

**SF5515 Debit Voucher Report** – The report used to debit the United States Department of Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable in for a duration of up to 45 days.

**Share Accounting Module (SAM)** – The application that facilitates the process of validating or deriving United States Department of Treasury Account Symbol (TAS) and Business Event

Type Code (BETC) combinations to assist CARS in classifying financial transactions as they occur.

**Short Name/Code** – The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

**Statistical Report** – A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is searchable for a duration of up to 15 days.

**Submit** – An option that allows a Deposit Approver to submit a deposit to a financial institution.

**Submitted** – A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

**Suspend** – Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

## T

**Terminal ID** – The unique number assigned to the workstation where a user performs functions in OTCnet.

**Trade Status** – Represents the status of the verification records. There are four possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

**Transaction History** – Defines the time range that a Deposit Confirmer can view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer can view all the deposits that he or she has confirmed for the past 45 days.

**Transaction Reporting System (TRS)** – A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Treasury Account Symbol (TAS)** – The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

## U

**Universal Serial Bus (USB)** – A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

**US Dollar Equivalent (USE)** – The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

**US Treasury** – The executive department and the United States Department of Treasury of the United States federal government.

**User Defined Field (UDF)** – A user-defined text that describes deposit activity or deposit accounting activity.

**User Information Report** – A security report allows that you to view a user's contact information.

**Users by Access Group (FI) Report** – A security report that allows you to view users by financial institution.

**Users by Access Group (FPA) Report** – A security report that allows you to view users by OTC Endpoint.

**Users by Role (FI) Report** – A security report that allows you to view users by role for your financial institution.

**Users by Role (FPA) Report** – A security report that allows you to view users by role for your OTC Endpoint.

## V

**View CIR File Status Report** – An administration report allows you to view the status of CIR files that have been processed by Collections Information Repository (CIR) or are ready for CIR to process.

**View CIR Transmission Status for Check Processing** – A check processing administration report that allows you to view the status of CIR files that have been processed by CIR or are ready for CIR processing.

**View Vouchers Completed Report** – An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

**View Vouchers in Progress Report** – An administration report allows you to view the status of deposit and adjustment vouchers in progress.

**Viewer** – A user who has authorization to view OTCnet information and produce reports from it.

**Voucher Date** – The day that Debit Gateway receives transactions from OTCnet.

**Voucher Number** – The number assigned to a deposit by OTCnet.

## W

**WorldPay:** (formerly Vantiv) A credit card, debit card and gift card merchant processor who is responsible for the creation of card acquiring service (CAS) accounts including chain codes and merchant IDs.



## Chapter 3: Capturing and Managing Card Payments

---

### OTCnet Participant User Guide

*(This page intentionally left blank)*

## TABLE OF CONTENTS

Audience, Overview, and Topics .....	3
Audience .....	3
Overview .....	3
Topics .....	3
Topic 1. Purpose of Managing Card Transactions .....	4
Topic 2. Process a Card Transaction .....	6
Introduction to Capturing a Card Transaction .....	6
User Defined Fields (UDFs) .....	<b>Error! Bookmark not defined.</b>
Card Terminal .....	7
Types of Acceptable Cards .....	9
Process a Card Payment .....	9
Process a Card Payment .....	<b>Error! Bookmark not defined.</b>
Cancel a Card Payment .....	23
Cancel a Card Payment .....	<b>Error! Bookmark not defined.</b>
Credit and Debit Card Collections Transactions .....	32
Topic 3. Print a Paper Receipt .....	33
Print a Paper Receipt .....	<b>Error! Bookmark not defined.</b>
Print Receipt From the <i>Card Capture—Perform Card Transaction Page</i> .....	34
Print a Receipt From the Card Capture—Perform Card Transaction Page .....	36
Print Receipt From Card Transaction Query .....	37
Print Receipt From Card Transaction Query .....	38
Reprinting a Paper Receipt .....	39
Summary .....	40
Notes .....	40
Glossary .....	41

## LIST OF TABLES

Table 1. Card Processing Tasks .....	5
--------------------------------------	---

## LIST OF FIGURES

Figure 1. Card terminal, initial screen .....	7
Figure 2. Card Capture – Perform Card Transaction, enter dollar amount of card payment in OTCnet .....	8
Figure 3. Card Terminal, Transaction Amount, insert card .....	8
Figure 4. Card Processing>Process Card Payment .....	10
Figure 5. Registration Found.....	10
Figure 6. Card Capture – Perform Card Transaction, enter Amount and Process Payment .....	11
Figure 7. Card Terminal, Transaction Amount.....	12
Figure 8. Your Total is screen, Pay Now button .....	12
Figure 9. Card Terminal: “Press Enter PIN or Press Green Enter to BYPASS PIN.....	13
Figure 10. Card Capture - Perform Card Transaction, Transaction was processed successfully. .....	14
Figure 11. Card Capture – Perform Card Transaction, enter Amount and click Manual Card Entry .....	19
Figure 12. Manual Card Entry Verification.....	20
Figure 13. Please Enter CCV Number .....	20
Figure 14. Please Enter Expiry Date (MM/YY) .....	21
Figure 15. Please Enter Card Number .....	21
Figure 16. Your Total Is screen, Pay Now button .....	22
Figure 17. Card Capture - Perform Card Transaction, Transaction was processed successfully .....	22
Figure 18. Card Capture - Perform Card Transaction, processing card payment .....	26
Figure 19. Result = Canceled.....	27
Figure 20. Red X button on card terminal.....	28
Figure 21. Card Processing Card Capture – Perform Card Transaction, Print Receipt.....	34
Figure 22. Approved Receipt.....	35
Figure 23. View Card Transaction History Details, Print Sale Receipt .....	37



# Audience, Overview, and Topics

## Audience

The intended audience for the *Capturing and Managing Card Transactions* Participant User Guide includes:

1. Card Operators

## Overview

Welcome to *Capturing and Managing Card Transactions*. In this chapter, you will learn:

1. The purpose of managing card transactions
2. How to process a card transaction
3. How to process a receipt from the card terminal

## Topics

This chapter is organized by the following topics:

1. Purpose of Managing Card Transactions
2. Process a Card Transaction
3. Process a Receipt from the Card Terminal

## Topic 1. Purpose of Managing Card Transactions

There are two components under the **Card Processing** tab within OTCnet. They include **Process Card Payment** and **Card Transaction Query**. The **Card Processing** functionality is used to capture and manage credit, debit and gift card transactions. As a **Card Operator**, you are authorized to process card payments and refunds. The card transaction information is then stored in the OTCnet application.

A successful card transaction is saved in the OTCnet database with the following fields populated:

1. Card Transaction Status
2. Card Entry Mode
3. Card Payment Network
4. Card Processing Method
5. Source
6. Card Transaction Amount
7. Refund Indicator (Y or N)
8. Card Timestamp
9. Card Timezone
10. Chain Code
11. Division
12. Merchant ID
13. Card Terminal ID
14. Card Invoice ID

**Note:**

1. When processing card transactions in OTCnet, OTCnet prevents duplicate debit and credit card transactions by using a (Card) Invoice ID as a unique identifier.
2. When a card is declined, OTCnet does not record declined card transactions in OTCnet.
3. OTCnet does not apply refunds to debit cards. The agency may offer one of the following:
  1. Distribute a cash refund for debit card transactions
  2. Relay to customers that refunds can only be made to credit cards

Once the card transaction data is collected, a user may query card transaction data (e.g., for processed and refunded card payments). For more information refer to *Card Processing Chapter 4: Reporting on Card Transactions*.

Below is the list of responsibilities for the **Card Administrator** and **Card Operator**. Some responsibilities overlap and others do not. The **Card Administrator** can modify organization hierarchy and user defined fields (UDFs), manage card processing, and download the OTCnet Local Bridge, for example. **Card Operator** responsibilities include, though are not limited to: processing card payments, printing receipts and performing card transaction queries.

Table 19. Card Processing Tasks

Card Processing Task	Card Operator	Card Administrator	Card Uploader*
Manage Own Account	•	•	
OTCnet Logon and Homepage	•	•	
Modify Organization Hierarchy		•	
Delete Organization Hierarchy		•	
View Organization Hierarchy	•	•	
Search Organization	•	•	
Process Card Payments	•		
Process Card Refunds	•		
Print Receipts	•		
Card Transaction Query	•		
Modify User Defined Fields (UDF)		•	
View User Defined Fields (UDF)		•	
Manage Card Process – Modify Terminal Configuration		•	
Manage Card Process – View Terminal Configuration	•	•	
Download OTCnet Local Bridge		•	
Create OTCnet Local Bridge OLB Credentials	•	•	
Import OTCnet Local Bridge OLB Credentials	•	•	
Read/View Audit Admin – (Partial)		•	
Read/View Audit Card Module – (All)		•	
Read/View Audit Card Module – (Partial – Access User's Own Activities Only)	•		
Card Web Service			•

\*The Card Uploader is a self-service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

## Topic 2. Process a Card Transaction

### Introduction to Capturing a Card Transaction

As a **Card Operator**, you capture a customer's credit, debit and gift card payments. Once a **Card Administrator** sets up your card terminal configuration settings, you can process a card transaction.

#### Logical Order for Capturing a Card Payment

When capturing a card payment, it is important to follow the proper steps to ensure the batch reaches OTCnet and WorldPay. Below is an outline of the logistics for capturing a card payment:

1. **Ensure the OLB is active** – The *OLB Communication* indicator informs you whether communication with the OLB application is active or inactive. This indicator is located in the upper right-hand corner of the screen, under the *Connection Status* indicator. The indicator will either be green and show **Active**, or it will be red and show **Inactive**.

If the OLB is online, OTCnet validates that the terminal is registered and the message “*Validating registration...*” displays. If a registered terminal is found, then the message “*Registration found!*” will display. If no registration is found or a terminal is offline, error message “*The Card Terminal could not be detected. Please verify that your terminal is connected (plugged in) and/or configured to the OTCnet application*” displays.

If the OLB is inactive, the **Card Processing** page is blank and error message “*Terminal detection failed. Please ensure that the OLB application is running*” displays.

2. **Capture the card payment** – The **Card Operator** enters the transaction amount and requested field data for the card payment and clicks **Process Payment**. This prompts the customer to pay with a credit, debit or gift card on the terminal to complete the transaction.
3. **Cancel transactions while performing data entry** – This is used only if necessary, i.e., customer changes his/her mind about making a card payment.
4. **Print the receipt** – Used after the item information is keyed into the data entry screen. Press **Process Payment** and click **Receipt** to print a receipt of the transaction.

## Card Terminal

OTCnet agencies use the card terminal for card processing (see **Error! Reference source not found.**). The **Card Operator** enters the dollar amount of the card payment (see

) in OTCnet. A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering Personally Identifiable Information (PII) data in any UDF.

The customer inserts the card, at the bottom of the terminal (see **Error! Reference source not found.**), swipes the magnetic strip of a card on the right side of the card terminal, or taps a contactless card, for payment with the card terminal. In addition to processing card payments, the card terminal also performs refunds and voids transactions.

**Note:** Once the card terminal is set up, the initial screen may vary. Typically, you will see a *Welcome*, *Thank You for shopping with us*, or *Have a nice day* screen.

Figure 49. Card terminal, initial screen



**Figure 50. Card Capture – Perform Card Transaction, enter dollar amount of card payment in OTCnet**

**Card Processing**  
**Card Capture - Perform Card Transaction**

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.  
Please enter the following card processing information.

\*Amount:

**OTC Endpoint:**  
Short Name: Sp/cas  
Description: Sp/cas  
ALC: 16011200

**Card Processing Information:**  
Chain Code: 133345  
Division: 001  
Merchant ID: 4445034469582  
Card Terminal Serial Number: 1667456

**Terminal Controls:**  
Process Payment  
Print Receipt  
Manual Card Entry  
Cancel Transaction  
Clear

[Return Home](#)

**Figure 51. Card Terminal, Transaction Amount, insert card**

## Types of Acceptable Cards

Credit, debit and gift cards that can be processed through the OTCnet card processing functionality include the cards listed below. If a customer uses a card other than the cards listed below, the payment is declined. You receive the message, *"The card was declined. Please inform the customer to try an acceptable card."* Acceptable credit, debit and gift cards include the following major label cards:

1. Visa
2. MasterCard
3. American Express
4. Discover

•

## Process a Card Payment – Process Payment

To capture a credit, debit or gift card payment, the **Card Operator** must first start the OTCnet Local Bridge (OLB) Application. If the OLB is not started, you cannot make a card payment. For more details about starting the OLB, refer to the *Administration Chapter 2: Accessing and Navigating OTCnet* user guide for more information. Your card terminal must also be set up and turned on. For more details about setting up your card terminal, refer to the *Administration Chapter 9: Configuring Card Terminal* user guide.

Before starting the OLB application, ensure the following steps have been completed:

- The OLB application is downloaded on the workstation (by a **Card Administrator** or **Check Capture Administrator**)
  - The OLB certificate is installed on the terminal
  - The OLB application is installed on the terminal
- The user performing the card payment or terminal configuration operations on the terminal has created the OLB profile, ensuring that:
  - The OLB credential file was not renamed (the file name remained the same as it was generated)
  - The OLB credential file was saved/stored in the OLB application folder on the terminal

For step-by-step OLB instructions, refer to *Topic 6: Download the OTCnet Local Bridge (OLB) Application, Install the OTCnet Local Bridge (OLB) Certificate, Install the OTCnet Local Bridge (OLB) Application*, *Topic 7: Create the OTCnet Local Bridge (OLB) Profile*, and *Topic 8: Import OTCnet Local Bridge (OLB) Credentials*, in this user guide.

- The OTCnet system performs the following validation steps before displaying the Card Capture page:



1. **Check the OLB connection.** If the OLB is not connected, you receive an error message. If OLB is connected, the system proceeds to validate that your card terminal is registered.
  2. **Validate that a terminal is registered.** If the terminal is offline or a registered card terminal cannot be found, you receive an error message indicating that the terminal is offline or that the registered terminal was not found. If a registered terminal is found, you receive a message indicating that registration was found.
- If the OLB connection is lost at any time during card payment, check the OLB connection and restart the card payment work flow from the beginning.

There are two ways to capture a card payment:

1. Process Payment
2. Manual Card Entry

To capture a card payment with **Process Payment**, complete the following steps:

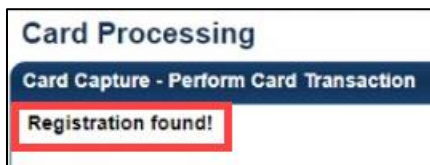
1. Click the **Card Processing** tab and then click **Process Card Payment** (see Figure 52).

OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration, with the “*Registration found!*” message (see **Error! Reference source not found.**). The *Card Capture – Perform Card Transaction* page appears.

Figure 52. Card Processing>Process Card Payment



Figure 53. Registration Found



2. Under **Transaction Data**, enter the **Amount** of the card payment (see **Error! Reference source not found.**).
- **Note:**
    - Enter the amount using two decimal places e.g., for a \$25.00 payment, enter: “25.00”.
    - When entering an amount, only two decimal places can be entered and no alpha characters.
    - When entering characters in the **Amount** field, the only symbol accepted is a “.” **Card Operators** receive an “*Invalid character entered in the transaction amount field*” message if any other characters are entered.
    - The amount entered must be greater than \$0.00 and less than \$24,999.99. An amount must be entered, or the **Card Operator** receives a message to “*Please enter*”

an amount. Please inform the customer to try again. Then click the **Process Payment** button.” The amount displays in the **Amount** field (see Figure 8). Click **Process Payment**.

- When digits are entered in the **Amount** field that are less than 0.01, the **Card Operator** receives the message, “The transaction amount entered cannot be less than 0.01.”
  - **Card Administrators** are authorized to create UDFs for card processing. UDFs are custom fields created to capture information on specific data fields in OTCnet. These UDFs display for the **Card Operator** on the *Card Capture – Perform Card Transaction* page. UDFs can be configured to be either required or optional. The maximum number of UDFs for card processing is three.
  - A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any UDF.
  -
3. Under Terminal Controls, click **Process Payment** (see **Error! Reference source not found.**). Once you click **Process Payment**, **Cancel Transaction** becomes enabled, and you can cancel the transaction. Press **Clear** to clear the Amount field.

Figure 54. Card Capture – Perform Card Transaction, enter Amount and Process Payment

**Card Processing**  
**Card Capture - Perform Card Transaction**

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.

Please enter the following card processing information.

\*Amount:

**OTC Endpoint:**

Short Name: Sp'cial  
Description: Sp'cial  
ALC: 16011200

**Card Processing Information:**

Chain Code: 133345  
Division: 001  
Merchant ID: 4445034469582  
Card Terminal Serial Number: 1667456

**Terminal Controls:**

**Process Payment**  
Print Receipt  
Manual Card Entry  
Cancel Transaction  
Clear

[Return Home](#)

4. The customer is presented with the *Transaction Amount* screen (see Figure 55). The customer makes a card payment by inserting the card into the chip insert slot, by tapping a contactless card on the screen, or by swiping the magnetic strip of a card on the right side of the card terminal. The card terminal begins to process the payment.

Figure 55. Card Terminal, Transaction Amount



5. On the card terminal, the *Your Total is* screen appears with the total amount due and the **Pay Now** button. The customer selects **Pay Now** (see Figure 56).

Figure 56. Your Total is screen, Pay Now button



6. The card terminal responds: “*Press Enter Pin or Press Green Enter to Bypass Pin*” (see **Error! Reference source not found.**).
- **Note:** Dual Interface debit cards can bypass PIN entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e. Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass PIN entry, the payment is declined, because a signature is required for these payments. Card terminals have been configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass PIN entry, the payment will be processed as a credit. The customer presses the green (O) button.
- The card terminal completes the payment process.

**Figure 57. Card Terminal: “Press Enter PIN or Press Green Enter to BYPASS PIN**



- **Note:** When making a card payment using a debit card, the customer must enter the card PIN. If the PIN is not entered, the **Card Operator** sees this message in OTCnet: “*The card was declined. Please inform the customer to try again. Then click the 'Process Payment' button.*”

7. On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, you see the message, “*Transaction was processed successfully. Card invoice ID XXXXXXXXXXXXX, Amount \$XX.00*” message (see **Error! Reference source not found.**). The **Amount** field is cleared out.

**Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, the button grays out. For more information, refer to the *Card Processing Chapter 3: Capturing and Managing Card Transactions user guide, Topic 3: Print a Paper Receipt, From the Card Capture—Perform Card Transaction Page*.

Figure 58. Card Capture - Perform Card Transaction, Transaction was processed successfully.

The screenshot displays the 'Card Processing' interface with the title 'Card Capture - Perform Card Transaction'. A green message bar at the top states: 'Transaction was processed successfully. Card Invoice ID: 51TxYbjsw27p, Amount \$50.00'. Below this, the 'Transaction Data' section prompts the user to enter card processing information, with an 'Amount: \*' field highlighted by a red box. To the right, the 'OTC Endpoint' section lists details: Short name: FS3, Description: Credit and Debit #2, and ALC: 20180031. The 'Card Processing Information' section lists: Chain Code: 0V3951, Division: 001, Merchant ID: 4445035000216, and Card Terminal Serial Number: 284741275. The 'Terminal Controls' section contains four buttons: 'Process Payment' (highlighted with a red box), 'Print Receipt' (highlighted with a red box), 'Manual Card Entry' (grayed out), and 'Cancel Transaction' (grayed out). A 'Clear' button is at the bottom of this section. A 'Return Home' button is located at the bottom right of the interface.

**Notes:**

- When the terminal is in a busy state (i.e. currently being used by another Point of Sale [POS]), the terminal displays this message: “*Card terminal is busy*” when the **Card Operator** clicks **Process Payment**. Typically, the customer only waits a few seconds.
- When a card is declined, you receive the message, “*The card was declined. Please inform the customer to try again.*”



## Process a Card Payment – Process Payment



### Application Tip

The **Card Operator** is authorized to capture card payments.



### Application Tip

To capture a credit, debit or gift card payment, the **Card Operator** first starts the OTCnet Local Bridge (OLB) application. If the OLB is not started, you cannot make a card payment. For more details about starting the OLB, refer to *Administration Chapter 9: Configuring Card Terminal* user guide. Your card terminal must also be set up and turned on. For details on setting up your card terminal, refer to the *Administration Chapter 9: Configuring Card Terminal* user guide.



### Application Tip

The OTCnet system performs the following validation steps before displaying the Card Capture page:

**Check the OLB connection.** If the OLB is not connected, you receive an error message. If OLB is connected, the system proceeds to validate that a terminal is registered.

- **Validate that a terminal is registered.** If the terminal is offline or unregistered, you receive an error message. If a registered terminal is found, you receive a message indicating that registration was found.

If the OLB connection is lost at any time during card payment, you must check the OLB connection and restart the card payment work flow from the beginning.

There are two ways to capture a card payment:

1. Process Payment
2. Manual Card Entry

To capture a card payment with **Process Payment**, complete the following steps:

1. Click the **Card Processing** tab and click **Process Card Payment**. The *Card Processing Card Capture – Perform Card Transaction* page appears.



#### Application Tip

- OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration. Once OTCnet verifies that the card terminal is registered, the “*Registration found!*” message appears. You are taken to the Payment page.

- 
2. Under **Transaction Data**, enter the **Amount** of the card payment.
- 



#### Application Tips

- Enter the amount using two decimal places e.g., for a \$25.00 payment, enter: “25.00”.
- When entering an amount, only two decimal places can be entered and no alpha characters.
- When entering characters in the **Amount** field, the only symbol accepted is a “.” **Card Operators** receive an “*Invalid character entered in the transaction amount field*” message if any other characters are entered.
- The amount entered must be greater than \$0.00 and less than \$25,000.00. An amount must be entered, or the **Card Operator** receives a message to “*Please enter an amount.*” The amount displays in the **Amount** field. Click Process Payment.
- When digits are entered in the Amount field that are less than 0.01, the Card Operator receives the message, “*The transaction amount entered cannot be less than 0.01.*”
- **Card Administrators** are authorized to create user defined fields (UDFs) for card processing. UDFs are custom fields created to capture information on specific data fields in OTCnet. These UDFs display for the **Card Operator** on the *Card Capture – Perform Card Transaction* page. UDFs can be configured to be either required or optional. The maximum number of UDFs for card processing is three.
- A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any UDF.
-



**Application Tip**

- An amount must be *entered*, or the **Card Operator** receives the message “Please enter an amount.” The amount displays in the **Amount** field.

- 
- 3. Under Terminal Controls, click **Process Payment**. Press **Clear** to clear the Amount field.
- 



**Application Tip**

- Once you click **Process Payment**, **Cancel Transaction** is enabled, and you can cancel the transaction.

4. The customer is presented with the *Transaction Amount* screen. The customer makes a card payment by inserting the card into the chip insert slot, by tapping a contactless card on the screen, or by swiping the magnetic strip of a card on the right side of the card terminal.



**Application Tip**

- The card terminal begins to process the payment.

5. On the card terminal, the *Your Total is* screen appears, with the dollar amount of the payment. The customer presses the **Pay Now** button.



**Application Tip**

- The customer must choose the **Pay Now** button.

6. The card terminal responds: *Press Enter PIN or Press Green Enter to Bypass Pin*. The customer presses the green (O) button.



**Application Tip**

- Dual Interface debit cards can bypass pin entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e. Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass pin entry, the payment is declined, because a signature is required for these payments. Card terminals have been configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass pin entry, the payment will be processed as a credit.

•

7. The card terminal completes the payment process.

**Application Tip**

- When making a card payment using a debit card, the customer must enter the card pin. If the pin is not entered, you see this message in OTCnet: *"The card was declined. Please inform the customer to try again. Then click the 'Process Payment' button."*

8. On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, OTCnet displays the *"Transaction was processed successfully. Card invoice ID XXXXXXXXXXXX, Amount \$XX.00"* message.

**Application Tip**

- The **Amount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, it grays out. If a receipt is still needed, access *Topic 3: Process a Paper Receipt from the Card Terminal* in this user guide.

**Application Tip**

- When the terminal is in a busy state (i.e. currently being used by another Point of Sale [POS]), the terminal displays this message: *"Card terminal is busy"* when the **Card Operator** clicks **Process Payment**. Typically, the customer only waits a few seconds. When a card is declined, you receive the message, *"The card was declined. Please inform the customer to try again."*

## Process a Card Payment – Manual Card Entry

To capture a card payment with **Manual Card Entry**, complete the following steps:

1. Under Terminal Controls, you can also make a card payment using **Manual Card Entry** (see Figure 59). This option is only used if the customer's card is not properly read when the card is inserted, swiped, or tapped on the card terminal. Once you click **Manual Card Entry**, **Cancel Transaction** becomes enabled, and you can cancel the transaction. Press **Clear** to clear the Amount field.

Figure 59. Card Capture – Perform Card Transaction, enter Amount and click Manual Card Entry

The screenshot displays the 'Card Processing' interface with the title 'Card Capture - Perform Card Transaction'. It includes a privacy notice, an amount input field, and a sidebar with transaction controls. The 'Manual Card Entry' button is highlighted with a red box.

**Card Processing**  
Card Capture - Perform Card Transaction

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.

Please enter the following card processing information.

\*Amount:

**OTC Endpoint:**

Short Name: Sg'ral  
Description: Sg'ral  
ALC: 16011200

**Card Processing Information:**

Chain Code: 133345  
Division: 001  
Merchant ID: 4445034469582  
Card Terminal Serial Number: 1667456

**Terminal Controls:**

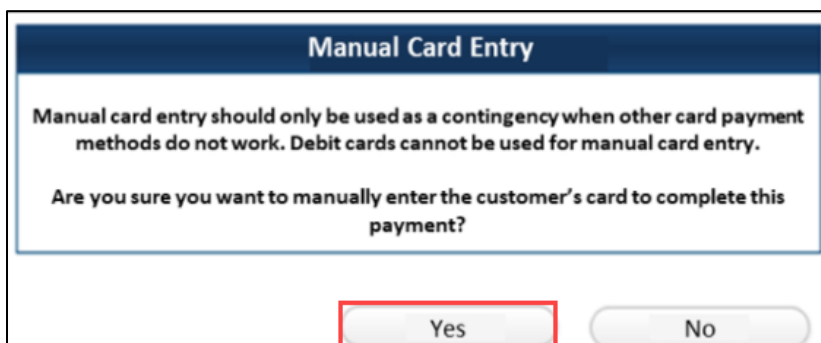
Process Payment  
Print Receipt  
**Manual Card Entry**  
Cancel Transaction  
Clear

[Return Home](#)

**Note:** When you select the **Manual Card Entry** button, a message will appear, “*Manual card entry should only be used as a contingency when other card payment methods do not work. Debit cards cannot be used for manual card entry. Are you sure you want to manually enter the customer’s card to complete this payment?*” (see Figure 60).

2. Click **Yes** in response to the Manual Card Entry verification to proceed.
- **Note:** If you do not wish to proceed, click **No** to the Manual Card Entry verification. The screen returns to normal and the "**Process Payment**," "**Manual Card Entry**," and "**Clear**" buttons are clickable.

Figure 60. Manual Card Entry Verification



3. On the card terminal, the customer is presented with the *Please Enter Card Number* screen. The customer uses the card terminal buttons to enter the card number and presses the green (O) button (see Figure 61).

Figure 61. Please Enter CCV Number



4. The *Please Enter Expiry Date (MM/YY)* screen appears. The customer uses the card terminal buttons to enter the card's expiration date and presses the green (O) button (see Figure 62).

**Figure 62. Please Enter Expiry Date (MM/YY)**



5. The *Please Enter CCV Number* screen appears. The customer uses the card terminal buttons to enter the card's CCV number and presses the green (O) button (see Figure 63).

**Figure 63. Please Enter Card Number**



6. The *Pay Now* screen appears. The customer presses the green (O) button (see Figure 64).

Figure 64. Your Total Is screen, Pay Now button



7. On the card terminal, a number of messages may appear for the customer. After the customer completes the payment, you see the message, “*Transaction was processed successfully. Card invoice ID XXXXXXXXXXXX, Amount \$XX.00*” message (see Figure 65). The **Amount** field is cleared out.

**Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, the button grays out. For more information, refer to the *Card Processing Chapter 3: Capturing and Managing Card Transactions user guide, Topic 3: Print a Paper Receipt, From the Card Capture—Perform Card Transaction Page*.

Figure 65. Card Capture - Perform Card Transaction, Transaction was processed successfully

Card Processing

Card Capture - Perform Card Transaction

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.

Transaction was processed successfully. Card Invoice ID: 51TxYbJw27p, Amount \$50.00

Transaction Data

Please enter the following card processing information.

Amount:

OTC Endpoint:

Short name: FS3

Description: Credit and Debit #2

ALC: 20180031

Card Processing Information:

Chain Code: 0V2951

Division: 001

Merchant ID: 4445035000216

Card Terminal Serial Number: 284741275

Terminal Controls:

Process Payment

Print Receipt

Manual Card Entry

Cancel Transaction

Clear

Return Home



## Process and Card Payment – Manual Card Entry

To capture a card payment with **Manual Card Entry**, complete the following steps:

1. Under Terminal Controls, click **Manual Card Entry**. Press **Clear** to clear the Amount field.



### Application Tip

- You only need to use **Manual Card Entry** if the customer's card is not properly read when the card is inserted, swiped, or tapped on the card terminal.
- Once you click **Manual Card Entry**, **Cancel Transaction** also becomes enabled, and you can cancel the transaction.
- The latest version of the OLB must be installed to use Manual Card Entry.
- 

2. Click **Yes** in response to the Manual Card Entry verification to proceed.



### Application Tip

- **Note:** If you do not wish to proceed, click **No** to the Manual Card Entry verification. The screen returns to normal and the "**Process Payment**," "**Manual Card Entry**," and "**Clear**" buttons are clickable.

3. On the card terminal, the customer is presented with the *Please Enter Card Number* screen. The customer uses the card terminal buttons to enter the card number and presses the green (O) button.
4. The *Please Enter Expiry Date (MM/YY)* screen appears. The customer uses the card terminal buttons to enter the card's expiration date and presses the green (O) button.
5. The *Please Enter CCV Number* screen appears. The customer uses the card terminal buttons to enter the card's CCV number and presses the green (O) button.
6. The *Pay Now* screen appears. The customer presses the green Enter (O) button.
7. On the card terminal, a number of messages may appear for the customer. After the customer completes the payment, you see the message, "*Transaction was processed successfully. Card invoice ID XXXXXXXXXXXXX, Amount \$XX.00.*"

**Application Tip**

- The **Amount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, it grays out.

- 

-

## Cancel a Card Payment

The **Card Operator** is authorized to cancel a payment in OTCnet after a payment amount has been entered for payment processing. Cancelling a card payment means that the amount of the payment is credited back to the customer. A payment may be canceled for various reasons, for example: you may begin the payment process too soon and the customer isn't ready, or the customer may realize he/she does not have a card available for payment.

There are three ways to cancel a card payment using OTCnet and the card terminal:

- Option one: In OTCnet, you cancel the payment by clicking **Process Payment**. For Process Payment, the customer must have either inserted the card into the insert slot on the bottom of the card terminal, tapped a contactless card on the card terminal screen, or swiped the magnetic strip of a card on the right side of the card terminal, and the customer cannot have provided additional input. Additional input may include typing in a Pin or clicking the green button (O). Next, you click **Cancel Transaction**. You have **Cancel Transaction** in the Terminal Controls area. When you click **Cancel Transaction**, the payment is canceled. The customer receives a “*Canceled*” message on the card terminal. You can print a **Canceled Receipt**.
- Once a customer has used a card on the card terminal, the payment data is sent to WorldPay (in-flight) and cannot be canceled by the customer or by you. In this scenario, a **Canceled Receipt** does not apply.
- Option two: If you click **Manual Card Entry** to make a payment, and you have entered the card number in the card terminal, click **Cancel Transaction**. When you click **Cancel Transaction**, the payment is canceled. The customer receives a “*Canceled*” message on the card terminal. You can print a **Canceled Receipt**. If you have not entered the card number, you do not need to click **Cancel Transaction**.
- 
- Option three: On the card terminal, the customer cancels the payment. The customer clicks on the red button (X) on the card terminal. In OTCnet, you receive a message on the *Card Capture – Perform a Card Transaction* screen that the payment is canceled. You then provide instructions, to the customer, on how to perform another payment.
- In Option One, to cancel a card payment with Process Payment, follow these steps:
  1. Enter the pertinent card details to process a card payment from the *Card Capture—Perform Card Transaction* page.
- **Note:** A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any UDF.




2. Click **Cancel Transaction** to cancel the payment (see Figure 66). It takes about 6-8 seconds to process a payment. You must click **Cancel Transaction** during this time. In OTCnet, “The transaction was canceled. Please re-enter the amount and then click the “Process Payment button” message appears. On the card terminal, customers receive a message communicating that the transaction has been canceled.

Figure 66. Card Capture - Perform Card Transaction, processing card payment

**Card Processing**

**Card Capture - Perform Card Transaction**

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.

Processing card payment 

**Transaction Data**

Please enter the following card processing information.

Amount:

PII:

**OTC Endpoint:**

Short name:  
FS3

Description:  
Credit and Debit #2

ALC:  
20180031

**Card Processing Information:**

Chain Code:  
0V3951

Division:  
001

Merchant ID:  
4445035000216

Card Terminal Serial Number:  
284741275

**Terminal Controls:**

[Return Home](#)

3. The system prints a receipt with “Result = Canceled” (see Figure 67). The receipt prints to your default Windows receipt printer. **Print Receipt** stays enabled so you can print multiple copies of a receipt if needed. Select **Return Home** to be taken to the OTCnet homepage.

**Figure 67. Result = Canceled**

```

Agency Name XYZ
401 14th St SW
DC, DC 22003
703-314-4444

Client ID:1234567890      Cashier ID:111
Merchant ID:12495085
Terminal ID:002
Register:1
Store:1

09/23/15      06:53:47

SALE
Canceled
Invoice: 1

Account:VISA *****0010
Cardholder:VISA ACQUIRER TEST CARD 21
Application Name:CREDITO DE VISA
Application PAN:*****0010
Transaction Total:USD$ 20.00
Card Entry Mode:Chip Read
Mode:CORD
Result:DECLINED

Subtotal:      20.00
Total:      20.00

Verified by PIN

SEQUENCE:00000040
AID:A0000000031010
TVR:0000248000
IAD:06010A03604000
TST:F000
ARC:75

Tag 4F: AID A0000000031010
Tag 5B: Application Label VISA CREDIT
Tag 5F34: PAN Sequence Number 01
Tag 82: Application Interchange Profile 5C00
Tag 8A: Application Response Code 75
Tag 95: Terminal Verifications Results 0000248000
Tag 9A: Transaction Date 150923
Tag 9B: Transaction Status Info F000
Tag 9C: Transaction Type 00
Tag 9F02: Amount Authorized 000000002000
Tag 9F03: Other Amount 000000000000
Tag 9F07: Application Usage Control FF00
Tag 9F0D: Issuer Action Code - Default 0000000000
Tag 9F0E: Issuer Action Code - Denial 0000000000
Tag 9F0F: Issuer Action Code - Online 0000000000
Tag 9F10: Issuer Application Data (IAD) 06010A0360
4000

THANK YOU

```

- In Option Two, to cancel a card payment with Manual Card Entry, follow these steps:
  1. Enter the pertinent card details to process a card payment from the *Card Capture—Perform Card Transaction* page.
  - **Note:** A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any UDF.
  2. If you have entered the card number in the card terminal, click **Cancel Transaction** to cancel the payment. It takes about 6-8 seconds to process a payment. You must click **Cancel Transaction** during this time. In OTCnet, “*The transaction was canceled. Please re-enter the amount and then click the “Process Payment button”*” message appears. On the card terminal, customers receive a message communicating that the transaction has been canceled.
- In Option Three, to cancel a card payment, complete the following steps:

A customer can cancel a card payment at any time during the payment process. For this example, the customer cancels the payment after initially attempting a payment.

1. The customer is presented with the “Transaction Amount” screen. The customer cancels the payment by clicking the red button (X) (see Figure 68).

**Note:** The customer must press the red button (X) twice to cancel the payment. The first time the customer presses the red button (X) it cancels PIN entry. The second time the customer presses the red button (X) it cancels the transaction. The customer receives a message communicating that the transaction has been canceled. The following message appears, to you: *“The transaction was canceled by the customer. Please re-enter the amount and then click the Process Payment button.”*

Figure 68. Red X button on card terminal



## Cancel a Card Payment



### Application Tip

The **Card Operator** is authorized to cancel a payment in OTCnet after a payment amount has been entered for payment processing. Canceling a card payment means that the amount of the payment is credited back to the customer. A payment may be canceled for various reasons, for example: you may begin the payment process too soon and the customer isn't ready, or the customer may realize he/she does not have a card available for payment.



### Application Tip

There are three ways to cancel a card payment using OTCnet and the card terminal:

- *Option one:* In OTCnet, you cancel the payment. This can only be done after you begin the payment by clicking **Process Payment**. For Process Payment, the customer must have either inserted the card into the insert slot on the bottom of the card terminal, tapped a contactless card on the card terminal screen, or swiped the magnetic strip of a card on the right side of the card terminal, and the customer cannot have provided additional input.
- Additional input may include typing in a Pin or clicking the green button (O). Next, you click **Cancel Transaction**. In the Terminal Controls area, click **Cancel Transaction**, the payment is canceled. The customer receives a "Canceled" message on the card terminal. You can print a **Canceled Receipt**.

•



### Application Tip

- *Option two:* If you click **Manual Card Entry**, and you have entered the card number in the card terminal, click **Cancel Transaction**. When you click **Cancel Transaction**, the payment is canceled. The customer receives a "Canceled" message on the card terminal. You can print a **Canceled Receipt**. If you have not entered the card number, you do not need to click **Cancel Transaction**.

**Application Tip**

- Once a customer has used a card on the card terminal, the payment data is sent to WorldPay (in-flight) and cannot be canceled by the customer or by you. In this scenario, a **Canceled Receipt** does not apply.
- *Option three:* On the card terminal, the customer cancels the payment. The customer clicks on the red button (X) on the card terminal to cancel the transaction.
- In OTCnet, you receive a message on the *Card Capture – Perform a Card Transaction* screen that the payment is canceled. You then provide instructions, to the customer, on how to perform another payment.
- A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any user defined field (UDF).

- 
- In Option One, to cancel a card payment with Process Payment, follow these steps:
  1. Enter the pertinent card details to process a card payment, using Process Payment, from the *Card Capture—Perform Card Transaction* page.
  2. Click **Cancel Transaction** to cancel the payment.

**Application Tip**

It takes about 6-8 seconds to process a payment. You must click **Cancel Transaction** during this time. On the card terminal, customers receive a message communicating that the transaction has been canceled.

3. The system prints a receipt with “Result = Canceled”. Select **Return Home** to be taken to the OTCnet homepage.

**Application Tip**

The receipt is printed to your default Windows receipt printer. **Print Receipt** stays enabled so you can print multiple copies of a receipt.

-

- In Option Two, to cancel a card payment with Manual Card Entry, follow these steps:
  1. Enter the pertinent card details to process a card payment, using Manual Card Entry, from the *Card Capture*—Perform Card Transaction page.
  2. Click **Cancel Transaction** to cancel the payment.
  3. The system prints a receipt with “Result = Canceled”. Select **Return Home** to be taken to the OTCnet homepage.
- In Option three, to cancel a card payment, follow this step:



#### Application Tip

A customer can cancel a card payment at any time during the payment process. For this example, the customer cancels the payment after initially attempting a payment.

- 
- 1. The customer is presented with the “*Transaction Amount*” screen. The customer clicks the **red button (X)**.



#### Application Tip

- The customer must press the red button (X) twice to cancel the payment. The first time the customer presses the red button (X) it cancels PIN entry. The second time the customer presses the red button (X) it cancels the transaction. The customer receives a message communicating that the transaction has been canceled. The following message appears, to you: *“The transaction was canceled by the customer. Please re-enter the amount and then click the Process Payment button.”*

- 
-

## Credit and Debit Card Collections Transactions

According to the Treasury Financial Manual, debit and credit (Card) acquiring services are provided by a financial institution, designated by the Bureau of the Fiscal Service (Fiscal Service), as its Financial Agent. The Financial Agent credits and debits participating agencies for all Card transactions initiated by agencies for collection of obligations. The Financial Agent may use the services of a merchant acquirer, or processor, for card authorization, transaction processing and other services on behalf of the Financial Agent.

Agencies must obtain authorization for each sales transaction for the total amount of the transaction. An authorization code indicates availability of a cardholder's credit, or funds, upon authorization. If a sales transaction is not authorized, the agency must not complete the sale. Declined sales transactions are initiated from the bank that issued the Card. The Financial Agent is authorized to credit and debit an agency for any sums due to and from the agency. An agency must deposit only transaction receipts that result from cardholder transactions with that agency.

Agencies must review all card collection processes and ensure that personnel assigned as business line (Chain) and location level (Merchant Identification Number) points of contact are properly trained to accommodate Visa, Mastercard, American Express, Discover, and debit cards, as appropriate.

**Note:** Agencies must limit their daily credit card collections; individual transactions are no more than \$24,999.99. You will receive messages from OTCnet during card payment and via OTCnet when specific actions occur.

-

## Topic 3. Print a Paper Receipt



### Print a Paper Receipt

You are authorized to print paper receipts for card transactions using **Process Card Payment** or **Card Transaction Query**. If you process a payment successfully, you will print an **Approved Receipt**. You may also print a **Declined Receipt** for a declined payment or a **Canceled Receipt** for a canceled payment. You may print multiple copies of a receipt.

A paper receipt is generated for approved, declined and canceled credit, debit or gift card payments. The receipt(s) prints out to your default Windows printer (on 8.5 x 11 letter-sized paper). The receipt is custom to the result of the transaction.

The return/refund policy at the bottom of the **Approved Receipt** template is selected by the organization. If refunds are not issued because the transaction is not for a service or purchase, no policy is shown. The receipt includes: **Address Line 1**, **Address Line 2**, **City**, **State**, **ZipCode**, and the **Telephone** number where the credit, debit or gift card payment is made.

#### Note:

1. The **Approved Receipt** is the same receipt, whether printed from the *Card Capture-Perform Card Transaction* page or from the Card Transaction Query. Receipts are available for printing if you configure the terminal beforehand in OTCnet.
2. OTCnet captures an audit record of all print receipts.
3. On the card terminal, a signature is not required for all card types, some agencies may require a signature on a printed receipt. Other agencies do not. This is determined by the agency.
4. Only American Express cards *require* a receipt be printed for declined and canceled payments. Visa, Mastercard and Discover cards *do not* require a receipt for canceled transactions. Declined and canceled payment receipts are printed for all card brands for consistency.



## Print Receipt From the *Card Capture—Perform Card Transaction* Page

To print a paper receipt from **Card Processing** from the *Card Capture—Perform Card Transaction* page, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. Under **Terminal Controls**, click **Print Receipt** (see Figure 69). An **Approved Receipt** (see Figure 70) prints for the approved transaction. **Print Receipt** remains enabled so that you can print additional receipts as needed. You have about 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, the button grays out. If a receipt is still needed, access the **Card Transaction Query** function.

Figure 69. Card Processing Card Capture – Perform Card Transaction, Print Receipt

The screenshot displays the 'Card Processing' interface with the sub-header 'Card Capture - Perform Card Transaction'. A warning message states: 'Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.' Below this, a green message reads: 'Transaction was processed successfully. Card Invoice ID: 51aZUbjy7mJ, Amount \$25.00'. The 'Transaction Data' section prompts the user to 'Please enter the following card processing information.' and shows an 'Amount: \*' field with a red border. On the right, the 'OTC Endpoint' section lists: 'Short name: FS3', 'Description: Credit and Debit #2', and 'ALC: 20180031'. The 'Card Processing Information' section lists: 'Chain Code: 0V3951', 'Division: 001', 'Merchant ID: 4445035000216', and 'Card Terminal Serial Number: 284741275'. The 'Terminal Controls' section contains five buttons: 'Process Payment', 'Print Receipt' (highlighted with a red border), 'Manual Card Entry', 'Cancel Transaction', and 'Clear'. A 'Return Home' button is located at the bottom right of the page.

Figure 70. Approved Receipt

Agency Name XYZ 401 14th St SW DC, DC 22003 703-314-4444	
Client ID:1234567890	
07/15/15	02:21:28
SALE Invoice:111	
Account:VISA *****0119 Cardholder:VISA ACQUIRER TEST/CARD 11 Application Name:CREDITO DE VISA Application PAN:*****0119 Transaction Total:USD\$ 1.10 Card Entry Mode:Chip Read Mode:Issuer Result:APPROVED Authorization Code:388038 CTroutd:200 Approved Amount:1.10	
Subtotal:	1.10
Total:	1.10
Signature Captured SEQUENCE:00000181 AID:A000000003101002 TVR:0080008000 IAD:06010A03600002 TSI:F800 ARC:00	
Tag 4F: AID A000000003101002 Tag 50: Application Label Visa Credit Tag 8A: Application Response Code 00 Tag 95: Terminal Verifications Results 0080008000 Tag 9B: Transaction Status Info F800 Tag 9F10: Issuer Application Data (IAD) 06010A0360 0002 Tag 9F39: POS Entry Mode 05 Tag 9F41: Transaction Seq Counter 00000181 Tag 9F1E: IFD 3639303039323331 Tag 9F33: Terminal Capabilities E0F8C8 Tag 9F5B: Issuer Script Results 00 Tag 84: Dedicated file name A000000003101002 Tag 9F09: Terminal App version num 008C Tag 9F33: Terminal capabilities E0F8C8 Tag 9F35: Terminal Type 22	
Signature:	
I AGREE TO PAY THE TOTAL AMOUNT ABOVE IN ACCORDANCE WITH THE CARD ISSUER'S AGREEMENT	
REFUNDS ONLY AVAILABLE WITHIN 90 DAYS OF SERVICE OR PURCHASE	
THANK YOU	

## Print a Receipt From the Card Capture—Perform Card Transaction Page

To print a paper receipt from **Card Processing** from the *Card Capture—Perform Card Transaction* page, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. Under **Terminal Controls**, click **Print Receipt**. An **Approved Receipt** prints for the approved transaction.



### Application Tip

- **Print Receipt** remains enabled so that you can print additional receipts. You have about 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, it grays out. If a receipt is still needed, access the **Card Transaction Query** function.

## Print Receipt From Card Transaction Query

**Print Sale/Print Refund Receipt** displays different text depending on the transaction status. If the transaction has a status of **Processed**, the label states **Print Sale Receipt**, enabling you to print the **Approved Payment** receipt.

If the transaction has a status of **Refunded**, the label for credit cards is **Print Refund Receipt** or **Print Cash Refund Receipt** for debit cards to enable you to print the **Approved Refund** receipt. For more information on card refunds, refer to *Card Processing Chapter 4: Reporting on Card Transactions*. To print a paper receipt from the *Card Transaction Query*, complete the following steps:

1. Enter the pertinent card details to process a card payment.
  2. The *View Card Transaction History Details* page displays. Click **Print Sale Receipt** (see Figure 71). An **Approved Receipt** prints for the approved transaction. **Refund Transaction** is also enabled. Click **Return Home** to go back to the OTCnet homepage.
- **Note:** **Print Sale Receipt** remains enabled so that you can reprint additional receipts as needed.

Figure 71. View Card Transaction History Details, Print Sale Receipt

### Card Transaction History Details

#### View Card Transaction History Details

The following is the current information for the card transaction selected.

Card Transaction Details

Invoice ID:	75Qn6aV0wUvn
OTC Endpoint:	ABC AIR BASE
ALC:	111111
Chain Code:	444444
Division:	444
Merchant ID:	444
Card Terminal ID:	117
Date / Time:	08/27/2019 10:02:52
Amount:	\$34.00
Transaction Status:	Refunded

[Refund Transaction](#)[Print Sale Receipt](#)

[Previous](#)[Return Home](#)

## Print Receipt From Card Transaction Query



### Application Tip

**Print Sale Receipt** enables you to print the **Approved Payment** receipt.

**Print Refund Receipt** enables you to print a receipt for the approved refund.

**Print Cash Refund Receipt** enables you to print a receipt for a debit/cash refund.

To print a paper receipt from the *Card Transaction Query*, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. The *View Card Transaction History Details* page displays. Click **Print Sale Receipt** to print a paper receipt. Click **Return Home**.



### Application Tip

**Return Home** enables you to return to the OTCnet Home Page.

**Previous** enables you to return to the previous page.



### Application Tip

**Refund Transaction** is also enabled. An **Approved Receipt** prints for the approved transaction.



### Application Tip

**Print Sale Receipt** remains enabled so that you can reprint additional receipts as needed.

## Reprinting a Paper Receipt

1. Enter your search criteria for the card transaction you want to view.
  2. Select the **Invoice ID** for the relevant card transaction.
  3. From the *View Card Transaction History Details* page, click **Print Sale Receipt**.
-

# Summary

This chapter provided information on:

1. The purpose of managing card transactions
2. How to process a card transaction
3. How to process a receipt from the card terminal

## Notes

[illegible]

# Glossary

## A

**Accounting Code** – A unique agency classification code assigned to a transaction, which identifies the FRB Account Key that is used within the Federal Reserve. In check capture, it is a method of grouping individual check transactions into certain classifications. In deposit reporting, the classification is being done at a voucher level, where a voucher is being classified with one or many agency defined accounting codes or TAS.

**Accounting Code Description** – A brief explanation that provides further detail about an accounting code.

**Accounting Code Name** – The title of the accounting code.

**Accounting Key** – The account number assigned to a deposit when it is submitted to FRB CASHLINK. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CAN. The FRB Account Key is similar to the CAN, which is only used for FRB financial activity.

**Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.

**Acknowledged Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Acknowledged Error Batch Status** – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which resulted in a batch being updated to Acknowledgment Error.

**ACR Activity Report** – A check processing business report that allows you to view detailed information about transactions that were adjusted, corrected, or reversed/rescinded. Users can generate a report that covers a maximum period of 45 calendar days.

**Activity Type** – The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

**Adjustment Activity (FI) Report** – A business report that allows you to view adjustments made by your financial institution (FI).

**Adjustment Historical Report** – A deposit processing report that allows you to view historical deposit adjustment and returned item adjustment transaction data.



**Adjustments by OTC Endpoints Report** – A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

**Agency CIRA Report** – A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

**Agency Contact** – A person designated by an agency as the primary contact regarding deposit-related matters.

**Agency Information** – The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

**Agency Location Code (ALC)** – A numeric symbol identifying the agency accounting and/or reporting office.

**Agency Location Code plus 2 (ALC+2)** – The agency location code plus a unique two-digit number that is used in OTCnet to identify a cashflow at a location within an ALC. This plus two digits accommodates the fact that one ALC can represent many locations and allows the agency to identify those locations specifically.

**Agency Manager** – A user that has authorization to view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Alternate Agency Contact** – A person designated by an agency as the secondary contact regarding deposit-related matters.

**American Bankers Association (ABA)** – (also known as Bank Routing Number) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

**Approved Batch Status** – Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

**Audit Log** – A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a comma separated value report (CSV) and opened in a spreadsheet program or available to print in a formatted audit log report.

**Automated Clearing House** – A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

**Awaiting Approval (AWAP)** – A deposit that is waiting for deposit confirmation by a Deposit Approver.

## B

**Back Office Processing Method** – Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

**Batch** – A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

**Batch Approver** – An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Batch Control/Batch Balancing** – An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

**Batch ID** – The unique number assigned to a batch by OTCnet.

**Batch List Report** – A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

**Batch Status** – Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

**Batch Uploader** – An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if terminal is configured to do so) or upload approved batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Blocked** – A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

**Bureau of the Fiscal Service (FS)** – (formerly FMS) The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates

the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

**Business Event Type Code (BETC)** – A code used in the CARS system to indicate the type of activity being reported, such as payments, collections, borrowings, etc. This code must accompany the Treasury Account Symbol (TAS).

## C

**CA\$HLINK II** – An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

**CA\$HLINK II Account Number (CAN)** – The account number assigned to a deposit when it is submitted to CA\$HLINK II.

**Capture Date** – The calendar date and time the payment is processed by the agency.

**Card Acquiring Service (CAS)** – (formerly Plastic Card Network) A Bureau of the Fiscal Service federal program that provides federal agencies with payment card (credit, debit, electronic benefit transfer (EBT) and store-value (gift cards) cards) acceptance capabilities.

**Card Administrator** – An agency user that has the authorization to manage endpoints for card processing, set up and view terminal configuration and read and view audit log information.

**Card Invoice ID** – The unique Invoice ID for a processed card transaction. The default on terminals is set to 10 characters, a max of 40 characters can be configured for MX terminals. It can be used to track transactions in OTCnet.

**Card Operator** – An agency user that has the authorization to start card processing, query, void, and refund any card transaction, as well as reboot and check terminal connection status.

**Card Processing:** A functionality available in OTCnet that allows agencies to provide customers with an option to make payments with a credit, debit or Visa/Mastercard gift card. The card transactions are directly sent to WorldPay. WorldPay sends all approved OTCnet transactions via a Card Acquiring Service (CAS) flat file to Collections Information Repository (CIR) for deposit reporting.

**(80mm) Card Receipt Printer** – A printer that can be selected by a Card Operator or Kiosk Operator; the 80mm printer provides the ability to print standard-sized card receipts on 3.125in (80mm) paper.

**Card Uploader:** A full vendor kiosk server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

**Cashier ID** – The ID of the user that created the transaction.

**Central Accounting Reporting System (CARS)** – The system that addresses the central accounting and reporting functions and processes associated with budget execution, accountability, and cash/other asset management. This includes the collection and

dissemination of financial management and accounting information from and to federal program agencies.

**Central Image and Research Archive (CIRA)** – The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

**Central Image and Research Archive (CIRA) Query** – An online query function that allows users to search for all check transactions (includes mobile check transactions) processed in the OTCnet application that have been settled less than 18 months ago.

**Chain Code** aka Chain Number: An alphanumeric designator (e.g. 0F123B) assigned by acquirer to reflect a unique channel of processing. The chain code is assigned at lower level endpoints and an agency may have multiple chain codes.

**Characteristics** – The properties of a user, organization, deposit, or financial institution.

**Check 21** – Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

**Check Amount** – The dollar amount of the check.

**Check Capture** – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the internet, or offline through the user's desktop.

**Check Capture Administrator** – An agency user that has the authorization to define and modify the check capture sites; to manage accounting codes; to modify endpoint mappings; to configure Check Capture functions and perform upgrades of the application; to create and download user profiles; as well as download software or firmware to the terminal using the Download Check Capture application permission. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the ability to create the CCA offline user logon profile using OTCnet online.

**Check Capture Lead Operator** – An agency user that has the authorization to scan checks into a batch, view and classify checks at the item level or batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, the user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicate checks. This user is not authorized; however, to use an out-of-date LVD. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Capture Offline** – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks

and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is internet connectivity before they can be deposited for settlement.

**Check Capture Online** – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

**Check Capture Operator** – An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view is an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Supervisor** – An agency user that has the authorization to perform almost all the functions on the Check Capture including view and classify checks at the item level or a batch at the summary level with multiple accounting codes, accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality as well as view, modify, import, and modify endpoint mappings. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Image Report** – A check processing business report that allows you to view the front and back images of a check for an Individual Reference Number (IRN) that you request.

**Check Number** – The printed number of the check writer's check.

**CIRA CSV Historical Report** – A check processing business report that allows you to query check records that are associated with batches that have been forwarded for settlement more than 18 months ago. The exported comma separated value report (CSV) data can be used to import the data into other applications within an agency. The report has been enhanced to provide users the option to solely retrieve mobile check transactions.

**CIRA CSV Report** – A check processing business report that allows users to search for all transactions in the system (including mobile check transactions) and allows users to export the results to a comma separated value report (CSV) file.

**CIRA Viewer** – A user that has authorization to view CIRA records and download CSV files. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Classification Key (C-Key)** – A unique agency accounting code assigned to a transaction. Agencies establish C-Keys in SAM for collection transactions that will be used to derive the appropriate values of TAS-BETC(s).

**Clear** – Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

**Client ID/GCI Number** – An ID used by the deposit end point when requesting a currency conversion for foreign check to the US dollar Equivalent (USE) with the foreign currency exchange gateway for foreign check items or currency conversion service for foreign currency cash.

**Client Order ID** – A unique ID assigned by OTCnet to maintain uniqueness while requesting/accepting a foreign currency conversion quote for foreign checks the foreign currency exchange gateway.

**Closed Batch Status** – Indicates the batch is closed and no new checks may be scanned into that batch.

**Collections Information Repository (CIR)** – (formerly TRS) A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Comma Separated Values (CSV)** – A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

**Confirmed** – A deposit that has been reviewed and then confirmed by a financial institution or FRB.

**Cost Center Work Unit (CCWU)** – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

**Credentials** – Evidence of authority, status, rights, or entitlement to privileges. Credentials are typically in written form (e.g., OLB credentials such as a login or password).

**Custom Label** – Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

**Customer Not Present Processing Method** – The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

**Customer Present Processing Method** – The processing method used in the OTCnet when the check writer is presenting the check in person.

## D

**Daily Voucher Report** – A business report that allows you to view the daily voucher extract.

**Data Type** – The type of data that should be entered for a user defined field.

**Date of Deposit** – The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

**Debit Gateway** – The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

**Demand Deposit Account (DDA)** – The account at a financial institution where an organization deposits collections.

**Denied** – Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1.

**Deny Date** – Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

**Deposit** – A collection of over-the-counter receipts deposited to a United States Department of Treasury General Account for credit.

**Deposit Activity (FI) Report** – A business report that allows the financial institution to view deposits submitted to its location.

**Deposit Approver** – A user who has authorization to review and submit deposits to a financial institution.

**Deposit Confirmer** – A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

**Deposit History by Status Report** – A business report that allows you to view deposits by status.

**Deposit Information** – The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

**Deposit Preparer** – A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

**Deposit Total** – The total amount of over-the-counter receipts included in the deposit.

**Deposit Historical Report** – A deposit processing report that allows you to view historical deposit transaction data.

**Deposits by Accounting Code Report** – A business report that allows you to view deposits by accounting code.

**Deposits by OTC Endpoint Report** – A business report that allows you to view deposits by OTC Endpoint.

**Display Order Number** – The order in which user defined fields (UDFs) should be displayed.  
**Draft** – A deposit that is saved for modification at a later date by a Deposit Preparer.

**Division Number**: A three-digit (e.g. 001) value assigned at lower level endpoints under the chain code to designate unique lines of accounting.

## E

**Exchange Rate** – The decimal value used to convert foreign currency to the US dollar Equivalent (USE).

## F

**Failed** – The item was unable to be processed and/or settled by United States Department of Treasury/Bureau of the Fiscal Service (BFS). These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

**Federal Program Agency** – A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

**Federal Reserve Bank (FRB)** – A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

**Federal Reserve Bank-Cleveland (FRB-C)** – FRB-C serves as the conduit for settlement of transactions originating from the OTCnet application. FRB-C is responsible for receiving the transaction data from OTCnet via forward file and performing check clearing/transaction settlement as the 'debit gateway'.

**Federal Reserve System's Automated Clearing House (ACH) System** – Enables debits and credits to be sent electronically between depository financial institutions.

**Financial Institution (FI)** – A bank, designated by the United States Department of Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA),



which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

**Financial Institution Information** – The name, address, routing transit number, and the demand deposit account number of a financial institution.

**Firmware** – A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a terminal. The firmware versions also contain a series of other back-end installation files that should be installed on a terminal to enable it to be used for Check Capture in OTCnet.

**Fiscal Year** – A 12-month period for which an organization plans the use of its funds.

**Forwarded Batch Status** – Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

**Forwarded File** – A term that is assigned to a file that contains the check transactions that is sent from channel applications, such as OTCnet or ECP, to Debit Gateway for settlement purposes.

**Franker** – An internal stamp unit that stamps a check with “Electronically Processed” after the check is processed and scanned. Franker availability is based on the model of your scanner.

**Franking** – The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

## H

**Highest Level Organization** – The primary level of the organization hierarchy.

## I

**IBM Security Identity Manager (ISIM)** – Refers to Fiscal Service’s Enterprise provisioning tool for user account and identity management.

**Individual Reference Number (IRN)** – The auto-generated unique number used in OTCnet to identify Check Capture transactions.

**Input Length Maximum** – The maximum number of characters that may be entered in a user defined field.

**Input Length Minimum** – The minimum number of characters that may be entered in a user defined field.

**Internal Control Number** – A customizable field for agency use to further describe a deposit.

**Internet Protocol (IP) address** – A unique number or address that computing devices, (e.g., computers, laptops, tablets, etc.) connected to a computer network, use to identify themselves and communicate with other devices in an IP-based network (e.g., the Internet).

**Item Detail Report** – A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

**Item Type** – Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

## K

**Kiosk Operator User Role** – A user with limited permissions for the OTC Kiosk tablet. Permissions include logging into the OTCnet Kiosk application, deposit processing, scanning checks, processing card payments and printing receipts.

**Kiosk Lockdown Software** – A process used to lock down the Windows Surface Pro workstation for use with the OTCnet Kiosk Tablet application. This involves removing the options, “Lock”, “Sign out”, “Change a password” and “Task Manager” when CTRL-ALT-Delete is pressed. This process only needs to be implemented once, as part of the initial workstation configuration. Locking down the tablet ensures that users cannot access any outside information or applications from the OTC Kiosk Tablet (e.g., checking email or accessing any other websites).

## L

**Local Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

**Local Security Administrator (LSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Local Verification Database (LVD)** – A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

**Lower Level Organization** – Any organization created below the highest level organization.

**LVD Contents Report** – A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

## M

**Magnetic Ink Character Recognition (MICR)** – Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

**Manual Card Entry** – An option available in OTCnet for card processing, it allows agency users to manually enter a card number on behalf of the card holder so a card payment can be processed. It is only to be used as a contingency if all other payment methods fail.

**Master Verification Database (MVD)** – It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

**Merchant Identification Number (MID)**: A unique designator (e.g. 44450XXXXXXXXXX) assigned by the acquirer to reflect the card processing location and may contain up to 13 characters. An ALC can be associated with multiple Merchant IDs; however, each Merchant ID must be unique for each lower level endpoint.

**Mobile Check Capture** – A functionality in OTCnet; it allows the processing of mobile check transactions from the FedRevCollect mobile application (Mobile Server).

**MVD Editor** – A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions, view other general reports such as the SF215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**MVD Viewer** – A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

## N

**Non-Personal Item Type** – Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

**Non-Reporting OTC Endpoints Report** – A business report that allows you to view OTC Endpoints that have not reported a deposit.

## O

**Open Batch Status** – Indicates the batch is open and accepting new checks.

**Organization** – The location or level within a Federal Program agency.

**Organization Hierarchy** – The structure of a Federal Program agency as defined in OTCnet.

**Organization Hierarchy Report** – A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

**OTC Collections** – Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

**OTC Endpoint** – The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the United States Department of Treasury General Account.

**OTC Endpoint Credit-Debit-Card (CDC)** – The endpoint (location) setup in OTCnet for use in card processing.

**OTC Endpoint Check (CHK)** – The endpoint (location) setup in OTCnet for use in check capture.

**OTC Endpoint Treasury General Account (TGA)** – The endpoint (location) setup in OTCnet for use in deposit reporting.

**OTC Endpoint Mapping** – The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

**OTCnet Generated Eight-Character Pairing Pin** – A pairing pin is a unique eight-character OTCnet-generated number used to pair OTCnet and the card terminal. The number is entered the card terminal.

**OTC Kiosk Tablet** – A lightweight collections mobile tablet terminal that features OTCnet Check Processing and Card Processing with receipt printing functionalities. It allows agency customers to make check (personal only) and card payments (credit, debit and gift) independent of an agency representative.

**OTCnet Local Bridge (OLB) Application** – Refers to an application installed on a workstation, used to facilitate communication between the browser and the operating system/workstation.

**OTCnet Offline** – Refers to the over the counter application that provides Check Capture functionality to end users with limited internet connectivity and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

**OTCnet Online** – Refers to the web-based over the counter application that provides Check Capture, Check Processing, Deposit Processing, and Card Processing functions to end users (that have constant internet connectivity).

**Over the Counter Channel Application (OTCnet)** – Refers to the over the counter application that provide Check Capture and Deposit Reporting to end users.

## P

**Personal Item Type** – Indicates that the name on check is an individual's name, not acting as a business.

**Personally Identifiable Information (PII)** – It is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual. Examples of PII include but are not limited to social security numbers, dates and places of birth, mothers' maiden names, biometric records.

**Primary Local Security Administrator (PLSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Processing Options** – User-defined parameters for the deposit and adjustment processes.

**Processing Options by OTC Endpoints Report** – A business report that allows you to view processing options defined for endpoints within the organization.

## Q

**Queue Interface** – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

## R

**Received** – The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

**Received Date** – The date the check was received by web-based OTCnet.

**Rejected** – A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

**Represented** – This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

**Retired** – This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

**Return Reason Codes** – Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

**Return Settlement Date** – The effective date of settlement of the returned check item.

**Returned Item** – A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

**Routing Transit Number (RTN)** – (also known as American Bankers Association (ABA)

Number or Bank Routing Number) – The nine-digit number used to identify a financial institution.

## S

**Save as Draft** – An option that allows a Deposit Preparer to save a deposit for modification at a later date.

**Save for Approval** – An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

**Send Error Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Sent Batch Status** – Indicates the batch was uploaded online without error.

**Separation of Duties** – A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

**Settle Best Method** – The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

**Settled** – This transaction is complete, and the funds have been credited to the agency's United States Department of Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

**Settlement Date** – The payment date of a check item, which is when the deposit is debited from the check writer's account.

**SF215 Deposit Ticket Report** – The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable for a duration of up to 45 days.

**SF5515 Debit Voucher Report** – The report used to debit the United States Department of Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable in for a duration of up to 45 days.

**Share Accounting Module (SAM)** – The application that facilitates the process of validating or deriving United States Department of Treasury Account Symbol (TAS) and Business Event Type Code (BETC) combinations to assist CARS in classifying financial transactions as they occur.

**Short Name/Code** – The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

**Statistical Report** – A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is searchable for a duration of up to 15 days.

**Submit** – An option that allows a Deposit Approver to submit a deposit to a financial institution.

**Submitted** – A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

**Suspend** – Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

## T

**Terminal ID** – The unique number assigned to the workstation where a user performs functions in OTCnet.

**Trade Status** – Represents the status of the verification records. There are four possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

**Transaction History** – Defines the time range that a Deposit Confirmer can view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer can view all the deposits that he or she has confirmed for the past 45 days.

**Transaction Reporting System (TRS)** – A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Treasury Account Symbol (TAS)** – The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

## U

**Universal Serial Bus (USB)** – A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

**US Dollar Equivalent (USE)** – The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

**US Treasury** – The executive department and the United States Department of Treasury of the United States federal government.

**User Defined Field (UDF)** – A user-defined text that describes deposit activity or deposit accounting activity.

**User Information Report** – A security report allows that you to view a user's contact information.

**Users by Access Group (FI) Report** – A security report that allows you to view users by financial institution.



**Users by Access Group (FPA) Report** – A security report that allows you to view users by OTC Endpoint.

**Users by Role (FI) Report** – A security report that allows you to view users by role for your financial institution.

**Users by Role (FPA) Report** – A security report that allows you to view users by role for your OTC Endpoint.

## V

**View CIR File Status Report** – An administration report allows you to view the status of CIR files that have been processed by Collections Information Repository (CIR) or are ready for CIR to process.

**View CIR Transmission Status for Check Processing** – A check processing administration report that allows you to view the status of CIR files that have been processed by CIR or are ready for CIR processing.

**View Vouchers Completed Report** – An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

**View Vouchers in Progress Report** – An administration report allows you to view the status of deposit and adjustment vouchers in progress.

**Viewer** – A user who has authorization to view OTCnet information and produce reports from it.

**Voucher Date** – The day that Debit Gateway receives transactions from OTCnet.

**Voucher Number** – The number assigned to a deposit by OTCnet.

## W

**WorldPay:** (formerly Vantiv) A credit card, debit card and gift card merchant processor who is responsible for the creation of card acquiring service (CAS) accounts including chain codes and merchant IDs.





## Chapter 4: Reporting on Card Transactions

---

### OTCnet Participant User Guide

*(This page intentionally left blank)*

## TABLE OF CONTENTS

Audience, Overview, and Topics .....	1
Audience .....	1
Overview .....	1
Topics .....	1
Topic 1. Query Card Transaction History .....	2
Complete a Card Transaction History Query .....	7
Topic 2. Complete a Card Refund .....	9
Complete a Card Refund .....	13
Summary .....	20
Notes .....	20
Glossary .....	21

## LIST OF FIGURES

Figure 1. Card Processing>Card Transaction Query .....	3
Figure 2. Card Processing – Query Card Transaction History, Transaction Status .....	4
Figure 3. Count .....	4
Figure 4. Click the Invoice ID hyperlink .....	5
Figure 5. View Card Transaction History Details, Print Refund Receipt .....	5
Figure 6. View Card Transaction History Details, Refund With Cash .....	6
Figure 7. View Card Transaction History Details, Click Refund Transaction .....	10
Figure 8. View Card Transaction History Details, click .....	11
Figure 9. View Card Transaction History Details, Refund in Progress .....	11
Figure 10. Refund Transaction .....	12
Figure 11. View Card Transaction History Details, Print Refund Receipt .....	12
Figure 12. View Card Transaction History Details, Refund With Cash .....	16
Figure 13. Debit Card Refund Confirmation Message .....	16
Figure 14. View Card Transaction History Details, Refund Transaction .....	17
Figure 15. View Card Transaction History Details, Print Cash Refund Receipt .....	17



# Audience, Overview, and Topics

## Audience

The intended audience for the *Reporting on Card Transactions* Participant User Guide includes:

- Card Operators

## Overview

Welcome to *Reporting on Card Transactions*. In this chapter, you will learn to:

- Query Card Transaction History
- Complete a Card Refund

## Topics

This chapter is organized by the following topics:

- Query Card Transaction History
- Complete a Card Refund

## Topic 1. Query Card Transaction History

- **Query Card Transaction History** allows for querying card transaction history, refunding a transaction, printing a receipt for a refund, and reprinting a sales receipt. When a query is run, OTCnet validates and retrieves the items that meet the query criteria and displays the results, if validation passes. OTCnet displays selected transaction record details. To run a query, the OTCnet Local Bridge must be started.

As a **Card Operator**, you may query card transaction history. You can search card transactions by **Chain Code**, **Division**, **ALC**, **Merchant ID**, **Invoice ID**, **Date**, and **Transaction Status**. You can also query card transaction history against only one Endpoint selection. If the criteria entered do not generate any card processing transaction records, OTCnet displays the error message, *"No card processing transaction records found."*

- The *Query Card Transaction History* page allows you to select a transaction record and view the details from your search results. The search results will include card transactions that have been processed in OTCnet and the kiosk card transmission file. The search results will also include the **Total Records** and the **Total Card Amount** of the transactions returned by the query. When a transaction status is not selected:

- **Total Records** displays the total number of records that are displayed from the query results.
  - **Total Records** = Captured + Refunded
- **Total Card Amount** displays the total amount value for all the card transactions that are displayed from the query search results.
  - **Total Card Amount** = Capture – Refunded
- Refunded amounts are subtracted from the **Total Card Amount**. However, they are still included in the **Total Records** count. The search for *Query Card Transaction History* is case sensitive.

To complete a card transaction query, complete the following steps:

1. Click the **Card Processing** tab, click **Card Transaction Query** (see Figure 72).

Figure 72. Card Processing>Card Transaction Query



2. The *Card Processing – Query Card Transaction History* page appears. Enter the search criteria you want to query.

Under **Search Criteria**,

- Enter an **Endpoint**, *optional*
- Enter the **Chain Code**, *optional*
- Enter **Division**, *optional*
- Enter **ALC**, *optional*
- Enter **Merchant ID**, *optional*
- Enter **Invoice ID**, *optional*
- Select a **From** and **To** Date range, *optional*

**Note:** The maximum date range is 30 days.

- Under **Transaction Status**, click the **Processed** or **Refund** radio button, *optional*
  - A **Processed** payment is a completed payment.
  - A **Refunded** payment is a payment that has been credited back to a customer.

- Click **Search** (see Figure 73). You can also click **Count** to display the **Total Records** and **Total Card Amount** (see Figure 74).

Figure 73. Card Processing – Query Card Transaction History, Transaction Status

**Query Card Transaction History**

Card Processing - Query Card Transaction History

Enter search criteria for the Card Transaction(s) you would like to view.  
\* Denotes required fields.

**Search Criteria**

OTC Endpoint:\*

**Configured OTC Endpoints**  
<< < 1-1 > >> of 1 Records

Select	OTC Endpoint	Highest Level Organization
<input checked="" type="radio"/>	FS	Bureau of the Fiscal Service

☒ Include Subordinates

Chain Code:

Division:

ALC:

Merchant ID:

Invoice ID:

Date:

From: 09/02/2019

To: 10/01/2019

**Transaction Status:**

☐ Processed

☐ Refunded

Cancel Clear **Search** Count

Figure 74. Count

Count	
Total Records:	105
Total Card Amount:	\$26433.39



- The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view (see Figure 75).

Figure 75. Click the Invoice ID hyperlink

Total Records:110

Total Card Amount:\$8409.93

<< 1 - 10 >> of 110 RecordsClick the Invoice ID if you would like to view additional details

Invoice ID >	OTC Endpoint >	ALC >	Chain Code >	Division >	Merchant ID >	Card Terminal ID >	Date / Time >	Amount >	Transaction Status >
<a href="#">75Qn6aV0wUvn</a>	ABC AIR BASE	111111	444444	444	444	117	08/27/2019 11:30:52	\$34.00	Refunded
75RUyaV0wMly	XYZ AIR BASE	111111	444444	444	444	117	08/27/2019 15:12:54	\$34.00	Processed

- The *View Card Transaction History Details* page displays. Review the details of the selected transaction record (see Figure 76).
- Refund a credit or gift card transaction by clicking **Refund Transaction** (see Figure 76).

Figure 76. View Card Transaction History Details, Print Refund Receipt

### Card Transaction History Details

#### View Card Transaction History Details

The following is the current information for the card transaction selected.

**Card Transaction Details**

Invoice ID:	75Qn6aV0wUvn
OTC Endpoint:	ABC AIR BASE
ALC:	111111
Chain Code:	444444
Division:	444
Merchant ID:	444
Card Terminal ID:	117
Date / Time:	08/27/2019 10:02:52
Amount:	\$34.00
Transaction Status:	Refunded

[Refund Transaction](#)
[Print Sale Receipt](#)

[Previous](#)
[Return Home](#)

7. Refund a debit card transaction with cash by clicking **Refund With Cash** (see **Error! Reference source not found.**). You can print a receipt for **Processed** and **Refunded** transactions. Click **Print Sale Receipt** to print a paper receipt.

For more information on receipts, refer to the *Card Processing User Guide: Chapter 3: Capturing and Managing Card Payment*. Click **Return Home** to return to the OTCnet Home Page.

**Figure 77. View Card Transaction History Details, Refund With Cash**

Location: [Home](#)>>>[Card Processing](#)>>>[Card Transaction Query](#)

### Card Transaction History Details

#### View Card Transaction History Details

The following is the current information for the card transaction selected.

Card Transaction Details	
Invoice ID:	H1H1h1111111
OTC Endpoint:	FS2
ALC:	121212
Chain Code:	343434
Division:	001
Merchant ID:	121234345656
Card Terminal ID:	555
Date / Time:	10/18/2019 15:38:14
Amount:	\$95.00
Transaction Status:	Refunded

[Refund with Cash](#) [Print Sale Receipt](#)

[Previous](#) [Return Home](#)

## Query Card Transaction History



### Application Tip

**Card Operators** have the authority to complete a card transaction history query.



### Application Tip

**Query Card Transaction History** allows for querying card transaction history, refunding a transaction, printing a receipt for a refund, and reprinting a sales receipt. You may query card transaction history. Search card transactions by **Chain Code**, **Division**, **ALC**, **Merchant ID**, **Invoice ID**, **Date**, and **Transaction Status**.

To complete a card transaction query, complete the following steps:

1. Click the **Card Processing** tab and then click **Card Transaction Query**.
2. The *Card Processing – Query Card Transaction History* page appears. Enter the search criteria you want to query.
  - Under **Search Criteria**,
    - Enter an **Endpoint**, *optional*
    - Enter the **Chain Code**, *optional*
    - Enter **Division**, *optional*
    - Enter **ALC**, *optional*
    - Enter **Merchant ID**, *optional*
    - Enter **Invoice ID**, *optional*
    - Select a **From** and **To Date** range, *optional*



### Application Tip

The maximum **Date** range is 30 days.

- Under **Transaction Status**, click the **Processed** or **Refund** radio button, *optional*

**Application Tip**

A **Processed** payment is a completed payment.

A **Refunded** payment is a payment that has been credited back to a customer.

3. Click **Search**. The Search Results table appears. Click **Count** to display the **Total Records** and **Total Card Amount**.

**Application Tip**

**Total Records** are displays showing the total number of records that are displayed from the query results.

- **Total Records** = Captured + Refunded

**Total Card Amount** displays the total amount value for all the transactions that are displayed from the query search results.

- **Total Card Amount** = Capture – Refunded

4. Click the **Invoice ID** hyperlink of the card transaction details you wish to view. The *View Card Transaction History Details* page displays. Review the details of the selected transaction record.
- 
5. Refund a credit or gift card transaction by clicking **Refund Transaction**.
- 
8. Refund a debit card transaction with cash by clicking **Refund With Cash**. Click **Print Sale Receipt** to print a paper receipt.

**Application Tip**

Additional options on the pages help you perform other tasks:

- Click **Refund Transaction** to refund a card transaction.
- Click **Print Sale Receipt** to print a paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home Page.

**Application Tip**

For more information on receipts, refer to the *Card Processing User Guide: Chapter 3: Capturing and Managing Card Payment*. You can also refund a card transaction by clicking **Refund Transaction**.

## Topic 2. Card Refunds

### Credit and Gift Card Refunds

- **Card Operators** have the authority to refund card transactions. A refund is a transaction that returns a card payment to the customer. For credit and gift card refunds, the return is credited back to the customer's card. Debit card refunds are paid in cash to the customer. All refunds are processed through the **Card Transaction Query** page. To complete a credit or gift card refund, the OTCnet Local Bridge (OLB) must be started and you must have completed your card terminal setup.

**Note:** Agencies are responsible for reconciling all transaction data. For card transactions, data reconciliation can be conducted using the source system, merchant card processor, and the Department of Treasury's reporting repository. Card transactions processed via OTCnet can be viewed within the OTCnet application, Worldpay from FIS iQ portal, and CIR. CIR provides the summary and detailed transaction data for settled transactions. When reconciling, CIR has Card Reports that provide the user with all reporting information associated with the selected card transaction(s). These transactions auto pull from the Card Acquiring Service (CAS) and Pay.gov.

**Note:**

- Refunds are recorded in the **Audit Log**.
- Refunds are recorded as separate transactions from card payments.
- You cannot refund a previously refunded transaction. Once a refund is successfully processed, **Refund Transaction** is no longer shown on the *View Card Transaction History Details* page. If the transaction selected is for a sale transaction that has already been refunded, **Refund Transaction** does not display.

To complete a credit or gift card refund, follow these steps:

1. Click the **Card Processing>Card Transaction Query**.
  2. The *Card Processing – Query Card Transaction History* page appears. Enter the search criteria you want to query. Click **Search**.
  3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
- The *View Card Transaction History Details* page displays the card transaction history details. Review the details of the selected transaction record. Click **Refund Transaction** (see Figure 78).

**Figure 78. View Card Transaction History Details, Click Refund Transaction**

**Card Transaction History Details**

**View Card Transaction History Details**

The following is the current information for the card transaction selected.

**Card Transaction Details**

Invoice ID:	75Qn6aV0wUvn
OTC Endpoint:	ABC AIR BASE
ALC:	111111
Chain Code:	444444
Division:	444
Merchant ID:	444
Card Terminal ID:	117
Date / Time:	08/27/2019 10:02:52
Amount:	\$34.00
Transaction Status:	Refunded

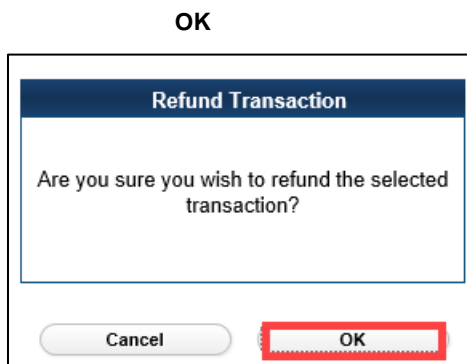
**Refund Transaction** **Print Sale Receipt**

**Previous** **Return Home**

- **Note:** You can click **Print Sale Receipt** (see Figure 78) if you wish to print a receipt for the original sale transaction. For more information on receipts, refer to the *Card Processing User Guide: Chapter 3: Capturing and Managing Card Payment*. Click **Return Home** to return to the OTCnet Home Page (see Figure 78).

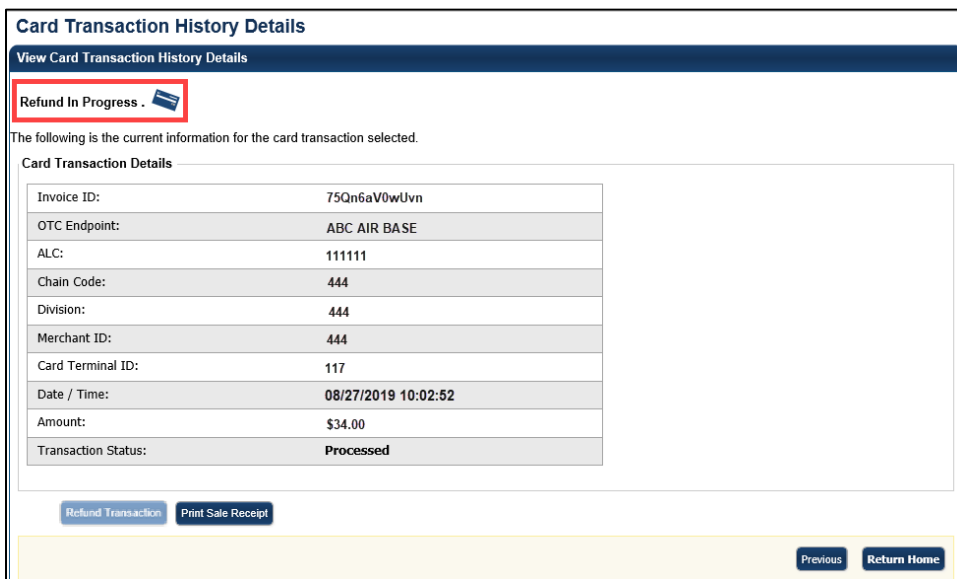
4. A *Refund Transaction* dialog box appears. Click **OK** (see Figure 79).

Figure 79. View Card Transaction History Details, click



5. On the *View Card Transaction History Details* page, the **Refund in Progress** message appears (see Figure 80).

Figure 80. View Card Transaction History Details, Refund in Progress

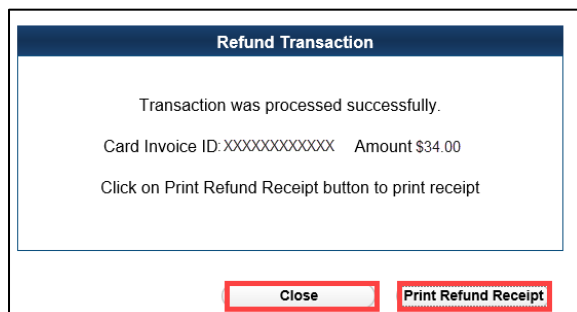
A screenshot of the "View Card Transaction History Details" page. At the top, there's a blue header bar with the title "View Card Transaction History Details". Below it, a red-bordered box contains the text "Refund in Progress" next to a credit card icon. Underneath, a message states: "The following is the current information for the card transaction selected." This is followed by a table titled "Card Transaction Details".

Invoice ID:	75Qn6aV0wUvn
OTC Endpoint:	ABC AIR BASE
ALC:	111111
Chain Code:	444
Division:	444
Merchant ID:	444
Card Terminal ID:	117
Date / Time:	08/27/2019 10:02:52
Amount:	\$34.00
Transaction Status:	Processed

Below the table, there are two buttons: "Refund Transaction" and "Print Sale Receipt". At the bottom right of the page, there are two more buttons: "Previous" and "Return Home".

6. Next, the **Refund Transaction** dialog box appears, stating the transaction was successful. Click **Close** (see Figure 81).
  - If a customer requests a receipt, click **Print Refund Receipt** before clicking **Close**.
  - Once the transaction is refunded, **Refund Transaction** is no longer visible on the *View Card Transaction History Details* page.

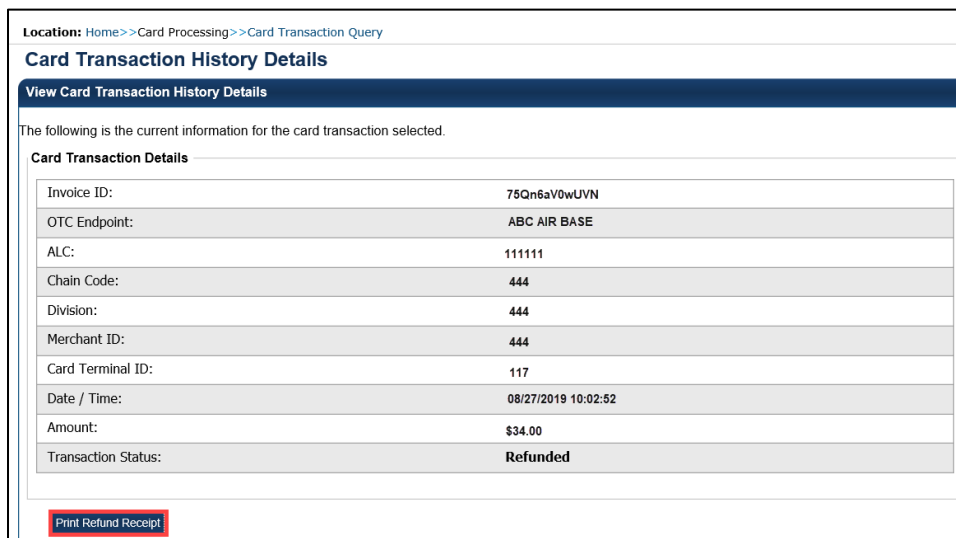
Figure 81. Refund Transaction



The dialog box titled "Refund Transaction" has a dark blue header. The main content area is white and contains the following text: "Transaction was processed successfully.", "Card Invoice ID: XXXXXXXXXXXX Amount \$34.00", and "Click on Print Refund Receipt button to print receipt". At the bottom, there are two buttons: "Close" and "Print Refund Receipt", both highlighted with red rectangular boxes.

7. To reprint an approved refund receipt for credit and gift cards, click the **Print Refund Receipt** from the *View Card Transaction History Details* page (see Figure 82).
  - **Note:** Once a refund has been issued, the customer cannot reprint a receipt for the original sale transaction, from this screen. You can, however, query the transaction again, search for **Processed** transactions and you can **Print Sale Receipt**.

Figure 82. View Card Transaction History Details, Print Refund Receipt



The screenshot shows the "View Card Transaction History Details" page. At the top, the breadcrumb "Location: Home>>Card Processing>>Card Transaction Query" is visible. Below it is the title "Card Transaction History Details" and a sub-header "View Card Transaction History Details". A message states: "The following is the current information for the card transaction selected." Below this is a table titled "Card Transaction Details".

Invoice ID:	75Qn6aV0wUVN
OTC Endpoint:	ABC AIR BASE
ALC:	111111
Chain Code:	444
Division:	444
Merchant ID:	444
Card Terminal ID:	117
Date / Time:	08/27/2019 10:02:52
Amount:	\$34.00
Transaction Status:	Refunded

At the bottom left of the page, there is a button labeled "Print Refund Receipt" highlighted with a red rectangular box.



## Credit and Gift Card Refunds



### Application Tip

**Card Operators** have the authority to refund a credit or gift card transaction. A refund is a transaction that returns a card payment to the customer. For credit and gift card refunds, the return is credited back to the customer's card. Debit card refunds are paid in cash to the customer. All refunds are processed through the *Card Transaction Query* page. To complete a credit or gift card refund, the OTCnet Local Bridge (OLB) must be started and you must have completed your card terminal setup.



### Application Tip

- Refunds are recorded in the **Audit Log**.
- Refunds are recorded as separate transactions from card payments.
- You cannot refund a previously refunded transaction. Once a refund is successfully processed, **Refund Transaction** is no longer shown on the *View Card Transaction History Details* page. If the transaction selected is for a sale transaction that has already been refunded, **Refund Transaction** does not display.

To complete a credit or gift card refund, follow these steps:

1. Click **Card Processing>Card Transaction Query**.
2. The *Card Processing—Query Card Transaction History* page appears. Enter the search criteria you wish to query. Click **Search**.
3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
4. The *View Card Transaction History Details* page displays the card transaction history details. Review the details of the selected transaction record. Click **Refund Transaction**.



### Application Tip

- Click **Print Sale Receipt** if you wish to print a receipt for the original transaction. For more information on receipts, refer to the *Card Processing User Guide: Chapter 3: Capturing and Managing Card Payment*.

5. A *Refund Transaction* dialog box appears. Click **OK**.

6. On the *View Card Transaction History Details* page, the **Refund in Progress** message appears.
7. Next, the **Refund Transaction** dialog box appears, stating the transaction was successful. Click **Close**.

**Application Tip**

- If a customer requests a receipt, click **Print Refund Receipt** before clicking **Close**.

**Application Tip**

- Once the transaction is refunded, **Refund Transaction** is no longer visible on the *View Card Transaction History Details* page.

**Application Tip**

- To reprint an approved refund receipt for credit and gift cards, click the **Print Refund Receipt** from the *View Card Transaction History Details* page.
- Once a refund has been issued, the customer cannot reprint a receipt for the original sale transaction, from this screen. You can, however, query the transaction again, search for **Processed** transactions and you can **Print Sale Receipt**.

**Application Tip**

- Additional options on the page that help you perform other tasks include:
  - Click **Print Sales Receipt** to print a paper receipt.
  - Click **Previous** to return to the previous page.
  - Click **Return Home** to return to the OTCnet Home Page.
- 

8. To reprint an approved payment receipt for credit and gift cards, click **Print Refund Receipt** from the *View Card Transaction History Details* page.

## Debit Card Refunds

**Card Operators** have the authority to refund a debit card transaction. Debit card refunds are provided in cash, by the Agency, and processed through the **Card Transaction Query**.

Debit card transactions are recorded as separate transactions in OTCnet. OTCnet does not send any data to Worldpay as a debit card refund will not be applied to a customer's card, when using a PIN number. The Agency documents the transaction as an offline process. OTCnet captures the transaction data for the cash refund.

You *do not* need the OLB or card terminal for debit card refunds. An exception is, debit card payments processed using PIN Bypass on the card terminal. These payments are refunded back to the debit card, as they are recorded as credit card payments.

PIN Bypass is when the customer chooses to bypass entering a PIN number on the card terminal. When bypassing the PIN number entry, the debit card is run as a credit card payment. These payments can be refunded back to the debit card, as they are recorded as credit card payments.

**Note:** The OLB and the card terminal are not required for debit cash refunds. You may refund a debit transaction from any workstation.

- To complete a debit card refund, follow these steps:
  1. Click **Card Processing>Card Transaction Query**.
  2. The *Card Processing – Query Card Transaction History* page appears. Enter the search criteria you want to query. Click **Search**.
  3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.

- The *View Card Transaction History Details* page displays the card transaction history details. Review the details of the selected transaction record, click **Refund with Cash** (see Figure 83).

**Figure 83. View Card Transaction History Details, Refund With Cash**

Location: [Home](#)>>[Card Processing](#)>>[Card Transaction Query](#)

### Card Transaction History Details

#### View Card Transaction History Details

The following is the current information for the card transaction selected.

**Card Transaction Details**

Invoice ID:	H1H1h1111111
OTC Endpoint:	FS2
ALC:	121212
Chain Code:	343434
Division:	001
Merchant ID:	121234345656
Card Terminal ID:	555
Date / Time:	10/18/2019 15:38:14
Amount:	\$95.00
Transaction Status:	Refunded

[Refund with Cash](#) [Print Sale Receipt](#)

[Previous](#) [Return Home](#)

- The **Refund Transaction** dialog box appears verifying the cash refund for the debit card transaction. (see Figure 84). Click **OK**.

**Figure 84. Debit Card Refund Confirmation Message**

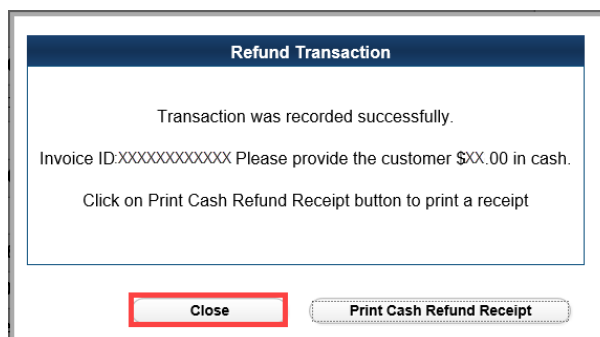
**Refund Transaction**

Are you sure you wish to refund this debit card transaction?  
A refund cannot be applied to the customer's debit card.  
The refund is paid in cash.

[Cancel](#) [OK](#)

6. The **Refund Transaction** dialog box appears. Provide the customer the cash refund and click **Close** (see Figure 14).

Figure 85. View Card Transaction History Details, Refund Transaction



**Refund Transaction**

Transaction was recorded successfully.

Invoice ID:XXXXXXXXXX Please provide the customer \$XX.00 in cash.

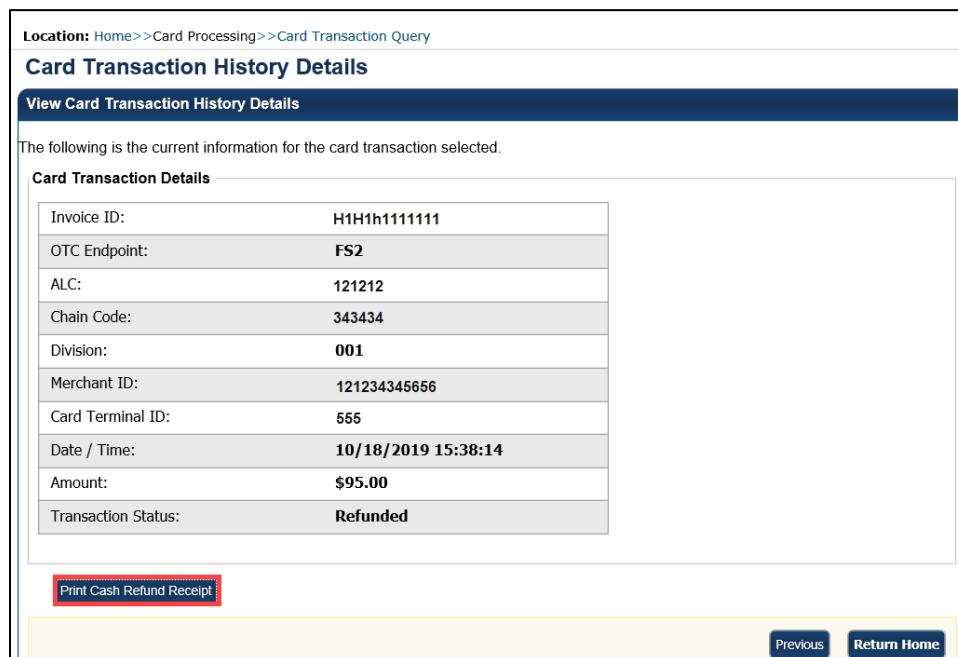
Click on Print Cash Refund Receipt button to print a receipt

**Close** **Print Cash Refund Receipt**

**Note:** If a customer requests a receipt, click **Print Cash Refund Receipt** before clicking **Close**.

7. Once the transaction is refunded, **Refund with Cash** is no longer visible on the *View Card Transaction History Details* page.
8. To reprint an approved payment receipt for debit cards, click the **Print Cash Refund Receipt** (see **Error! Reference source not found.**).

Figure 86. View Card Transaction History Details, Print Cash Refund Receipt



Location: [Home](#)>>[Card Processing](#)>>[Card Transaction Query](#)

**Card Transaction History Details**

**View Card Transaction History Details**

The following is the current information for the card transaction selected.

**Card Transaction Details**

Invoice ID:	H1H1h1111111
OTC Endpoint:	FS2
ALC:	121212
Chain Code:	343434
Division:	001
Merchant ID:	121234345656
Card Terminal ID:	555
Date / Time:	10/18/2019 15:38:14
Amount:	\$95.00
Transaction Status:	Refunded

**Print Cash Refund Receipt**

[Previous](#) [Return Home](#)

## Debit Card Refunds



### Application Tip

**Card Operators** have the authority to refund a debit card transaction. Debit card refunds are provided in cash, by the Agency, and processed through the **Card Transaction Query**.

Debit card transactions are recorded as separate transactions in OTCnet. OTCnet does not send any data to Worldpay as a debit card refund will not be applied to a customer's card, when using a PIN number. The Agency documents the transaction as an offline process. OTCnet captures the transaction data for the cash refund.

You *do not* need the OLB or card terminal for debit card refunds. An exception is, debit card payments processed using PIN Bypass on the card terminal. These payments are refunded back to the debit card, as they are recorded as credit card payments.

•



### Application Tip

PIN Bypass is when the customer chooses to bypass entering a PIN number on the card terminal. When bypassing the PIN number entry, the debit card is run as a credit card payment. These payments can be refunded back to the debit card, as they are recorded as credit card payments.

•



### Application Tip

A card terminal is not required for debit cash refunds. You may refund a debit transaction from any workstation.

•

- To complete a debit card refund, follow these steps:

1. Click **Card Processing>Card Transaction Query**.
2. The *Card Processing—Query Card Transaction History* page appears. Enter the search criteria you wish to query. Click **Search**.
3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
4. From the *View Card Transaction History Details* page, click **Refund with Cash**.
5. The **Refund Transaction** dialog box appears. Provide the customer the cash refund for the debit card transaction. Click **OK**.

**Application Tip**

Once the transaction is listed as refunded, **Refund Transaction** is no longer visible.

•

6. The **Refund Transaction** dialog box appears. Provide the customer the cash refund and click **Close**.

**Application Tip**

If a customer requests a receipt, click **Print Cash Refund Receipt** before clicking **Close**.

•

7. Once the transaction is refunded, **Refund with Cash** is no longer visible on the *View Card Transaction History Details* page.
8. To reprint an approved payment receipt for debit cards, click the **Print Cash Refund Receipt**.

•

**Application Tip**

Additional options on the page that help you perform other tasks:

- Click **Print Cash Refund** to print the paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home page.

•

# Summary

This chapter provided information on:

- Query Card Transaction History
- Complete a Card Refund

## Notes

[illegible]



## Glossary

### A

**Accounting Code** – A unique agency classification code assigned to a transaction, which identifies the FRB Account Key that is used within the Federal Reserve. In check capture, it is a method of grouping individual check transactions into certain classifications. In deposit reporting, the classification is being done at a voucher level, where a voucher is being classified with one or many agency defined accounting codes or TAS.

**Accounting Code Description** – A brief explanation that provides further detail about an accounting code.

**Accounting Code Name** – The title of the accounting code.

**Accounting Key** – The account number assigned to a deposit when it is submitted to FRB CASHLINK. The FRB Account Key is used by FRB CASHLINK in combination with the RTN to determine the appropriate CAN. The FRB Account Key is similar to the CAN, though it is only used for FRB financial activity.

**Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role establishes and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower level endpoints will use in OTCnet.

**Acknowledged Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Acknowledged Error Batch Status** – Indicates the acknowledge batch process experienced system errors and the acknowledgment was unsuccessful, or a user selected to cancel the batch acknowledgment which resulted in a batch being updated to Acknowledgment Error.

**ACR Activity Report** – A check processing business report that allows you to view detailed information about transactions that were adjusted, corrected, or reversed/rescinded. Users can generate a report that covers a maximum period of 45 calendar days.

**Activity Type** – The parameter indicates if a User Defined Field (UDF) is used for capturing custom agency information for a deposit or during classifying the deposit with accounting codes. OTCnet allows for the creation of three UDFs for the deposit activity, and two UDFs for the deposit accounting subtotals activity.

**Adjustment Activity (FI) Report** – A business report that allows you to view adjustments made by your financial institution (FI).

**Adjustment Historical Report** – A deposit processing report that allows you to view historical deposit adjustment and returned item adjustment transaction data.

**Adjustments by OTC Endpoints Report** – A business report that allows you to view adjustments made by Agency Location Code (ALC) and Adjustment Types (Credit, Debit or Return Item Adjustments). An adjustment was created when a deposit ticket has been received by a financial institution and the amount of the deposit does not match the deposit amount reported on the deposit ticket.

**Agency CIRA Report** – A check processing business report that allows you to view the batch level transaction activity for a specified OTC Endpoint. A user can filter the report by Received Date, Capture Date, Batch ID, or Check Capture Operator.

**Agency Contact** – A person designated by an agency as the primary contact regarding deposit-related matters.

**Agency Information** – The optional comments or instructions, receipt processing dates, alternate agency contact, and internal control number for your deposit.

**Agency Location Code (ALC)** – A numeric symbol identifying the agency accounting and/or reporting office.

**Agency Location Code plus 2 (ALC+2)** – The agency location code plus a unique two-digit number that is used in OTCnet to identify a cashflow at a location within an ALC. This plus two digits accommodates the fact that one ALC can represent many locations and allows the agency to identify those locations specifically.

**Agency Manager** – A user that has authorization to view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Alternate Agency Contact** – A person designated by an agency as the secondary contact regarding deposit-related matters.

**American Bankers Association (ABA)** – (also known as Bank Routing Number) A routing transit number (RTN), routing number, or ABA number is a nine-digit bank code, used in the United States, which appears on the bottom of negotiable instruments such as checks identifying the financial institution on which it was drawn.

**Approved Batch Status** – Indicates that the batch is ready for settlement (online only). Indicates that the batch is ready for upload and settlement (offline only).

**Audit Log** – A table that records all interactions between the user and OTCnet Deposit Reporting, Check Capture, Check Processing, administrative actions and other processes that take place in the application. Some entries also contain before and after values for actions completed. The audit log is available for download to a comma separated value report (CSV) and opened in a spreadsheet program or available to print in a formatted audit log report.

**Automated Clearing House** – A computerized network used by member financial institutions to process payment orders in machine readable form. ACH processes both credit and debit transactions between financial institutions in batches. ACH items are settled electronically and do not require an image.

**Awaiting Approval (AWAP)** – A deposit that is waiting for deposit confirmation by a Deposit Approver.

## B

**Back Office Processing Method** – Indicates that a customer presented a check in person, but the check is being scanned in a controlled back-office environment away from the customer.

**Batch** – A file containing the transaction information and tiff images (collection of scanned checks) of one or more checks, which will be sent for settlement.

**Batch Approver** – An agency user that has the authorization to approve a batch either prior to batch upload from OTCnet Offline or when a batch is uploaded/submitted to OTCnet Online but not yet approved. The Batch Approver permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to approve batches that they have created. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Batch Control/Batch Balancing** – An optional feature (which can be configured to be mandatory) that agencies can use as a batch balancing tool to perform checks and balances on the number of checks that have been scanned, and ensure their respective dollar amounts and check number totals have been accurately entered. The functionality is available for both single item mode and batch mode.

**Batch ID** – The unique number assigned to a batch by OTCnet.

**Batch List Report** – A report that contains transaction information for each batch item, including the Individual Reference Number (IRN), Item Type, ABA Number, Account Number, Check Number, and Amount.

**Batch Status** – Reflects the current state of a batch during processing, transmission, and settlement. The batch states for OTCnet Online are Open, Closed, Approved, and Forwarded. The batch states for OTCnet Offline are Open, Closed, Approved, Sending, Sent, Acknowledged, Send Error, and Acknowledgment Error (offline only).

**Batch Uploader** – An agency user that has the authorization to upload a batch from OTCnet Offline to the online database. The Batch Uploader permission must be applied to either a Check Capture Lead Operator or Check Capture Operator roles and allows the operators to auto-upload the batch upon close (if card terminal is configured to do so) or upload approved batches. This role should be granted in limited cases at sites where there is a need for the operator to perform this function without a Check Capture Supervisor present.

**Blocked** – A customer may no longer present checks for a specific ABA number and account number due to manual entry by authorized persons into the MVD rather than the result of a failed transaction. If desired, an authorized user can edit the transactional record to a clear status.

**Bureau of the Fiscal Service (FS)** – (formerly FMS) The bureau of the United States Department of Treasury that provides central payment services to federal agencies, operates the federal government's collections and deposit systems, provides government wide accounting and reporting services, and manages the collection of delinquent debt owed to the government.

**Business Event Type Code (BETC)** – A code used in the CARS/GWA system to indicate the type of activity being reported, such as payments, collections, borrowings, etc. This code must accompany the Treasury Account Symbol (TAS).

## C

**CA\$HLINK II** – An electronic cash concentration, financial information, and data warehouse system used to manage the collection of U.S. government funds and to provide deposit information to Federal agencies.

**CA\$HLINK II Account Number (CAN)** – The account number assigned to a deposit when it is submitted to CA\$HLINK II.

**Capture Date** – The calendar date and time the payment is processed by the agency.

**Card Administrator** – An agency user that has the authorization to manage endpoints for card processing, set up and view terminal configuration and read and view audit log information.

**Card Operator** – An agency user that has the authorization to start card processing, query, void, and refund any card transaction, as well as reboot and check terminal connection status.

**Card Processing:** A functionality available in OTCnet that allows agencies to provide customers with an option to make payments with a credit, debit or Visa/Mastercard gift card. The card transactions are directly sent to WorldPay. WorldPay sends all approved OTCnet transactions via a Card Acquiring Service (CAS) flat file to Collections Information Repository (CIR) for deposit reporting.

**(80mm) Card Receipt Printer**– A printer that can be selected by a Card Operator or Kiosk Operator; the 80mm printer provides the ability to print standard-sized card receipts on 3.125in (80mm) paper.

**Card Uploader:** A full vendor kiosk server system role, authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

**Cashier ID** – The ID of the user that created the transaction.

**Central Accounting Reporting System (CARS)** – (formerly GWA) The system that addresses the central accounting and reporting functions and processes associated with budget execution, accountability, and cash/cash/another asset management. This includes the collection and dissemination of financial management and accounting information from and to federal program agencies.

**Central Image and Research Archive (CIRA)** – The Central Image Research Archive (CIRA) is an image archive of all items processed in the OTCnet System.

**Central Image and Research Archive (CIRA) Query** – An online query function that allows users to search for all check transactions (includes mobile check transactions) processed in the OTCnet application that have been settled less than 18 months ago.

**Chain Code** – An alphanumeric designator (e.g. 0F123B), or chain number, assigned to reflect a unique channel of processing. The chain code is assigned at lower level endpoints. An agency may have multiple chain codes.

**Characteristics** – The properties of a user, organization, deposit, or financial institution.

**Check 21** – Provides the legal framework for the creation of substitute checks which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check. Check 21 items require an image before they can settle. Check 21 is also referred to as check truncation.

**Check Amount** – The dollar amount of the check.

**Check Capture** – The component of OTCnet used to process scan images of checks and money orders through OTCnet for the electronic deposit of checks and money orders at financial institutions. Check capture can be done online through the Internet, or offline through the user's desktop.

**Check Capture Administrator** – An agency user that has the authorization to define and modify the check capture sites; to manage accounting codes; to modify endpoint mappings; to configure Check Capture functions and perform upgrades of the application; to create and download user profiles; as well as download software or firmware to the card terminal using the Download Check Capture application permission. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Lastly, this user has the ability to create the CCA offline user logon profile using OTCnet online.

**Check Capture Lead Operator** – An agency user that has the authorization to scan checks into a batch, view and classify checks at the item level or batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. Additionally, the user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicate checks. This user is not authorized; however, to use an out-of-date LVD. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Capture Offline** – A web-based functionality in the offline Check Capture application that resides in the user's desktop for capturing check images for the electronic deposit of checks and money orders. The check transactions are stored within a local database, and the check information will need to be uploaded to OTCnet server when there is Internet connectivity before they can be deposited for settlement.

**Check Capture Online** – A web-based functionality within OTCnet to allow agencies users to process scanned images of checks and money orders for the electronic deposit of checks and money orders at financial institutions. The check transactions are directly saved to the OTCnet online database, and no upload of batches of checks are needed.

**Check Capture Operator** – An agency user that has the authorization to perform only very minimal Check Capture activities. This user has authorization to scan checks into a batch view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts and enter batch control values during batch closing. The agency user can also view is an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. This user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.

**Check Capture Supervisor** – An agency user that has the authorization to perform almost all the functions on the Check Capture including view and classify checks at the item level or a batch at the summary level with multiple accounting codes, accept duplicates (not recommended), make MICR corrections, authorize the use of out-of-date LVD, and accept checks with poor quality as well as view, modify, import, and modify endpoint mappings. This role can also establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.

**Check Image Report** – A check processing business report that allows you to view the front and back images of a check for an Individual Reference Number (IRN) that you request.

**Check Number** – The printed number of the check writer's check.

**CIRA CSV Historical Report** – A check processing business report that allows you to query check records that are associated with batches that have been forwarded for settlement more than 18 months ago. The exported comma separated value report (CSV) data can be used to import the data into other applications within an agency. The report has been enhanced to provide users the option to solely retrieve mobile check transactions.

**CIRA CSV Report** – A check processing business report that allows users to search for all transactions in the system (including mobile check transactions) and allows users to export the results to a comma separated value report (CSV) file.

**CIRA Viewer** – A user that has authorization to view CIRA records and download CSV files. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**Classification Key (C-Key)** – A unique agency accounting code assigned to a transaction. Agencies establish C-Keys in SAM for collection transactions that will be used to derive the appropriate values of TAS-BETC(s).

**Clear** – Indicates that a customer may present checks for a specific ABA Number and Account Number, because the prior restrictions on the individual's check payments have been removed. Note: Manually cleared items are permanently cleared. If a transaction is cleared in error, manual suspend, block or deny records need to be created in its place to prevent transactions.

**Client ID/GCI Number** – An ID used by the deposit endpoint when requesting a currency conversion for foreign check to the US dollar Equivalent (USE) with the foreign currency exchange gateway for foreign check items or currency conversion service for foreign currency cash.

**Client Order ID** – A unique ID assigned by OTCnet to maintain uniqueness while requesting/accepting a foreign currency conversion quote for foreign checks the foreign currency exchange gateway.

**Closed Batch Status** – Indicates the batch is closed and no new checks may be scanned into that batch.

**Collections Information Repository (CIR)** – (formerly TRS) A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Comma Separated Values (CSV)** – A computer data file used for storage of data structured in a table form. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column.

**Confirmed** – A deposit that has been reviewed and then confirmed by a financial institution or FRB.

**Cost Center Work Unit (CCWU)** – A Federal Reserve cost center work unit that processing the FRB deposits and adjustments. It is normally abbreviated as CCWU and provided only on non-commercial (FRB settled) transactions. Debits and credits processed by FRB Cleveland will be noted with the CCWU number 9910 on the daily accounting statement agencies receive from the Federal Reserve Bank.

**Credentials** – Evidence of authority, status, rights, or entitlement to privileges. Credentials are typically in written form (e.g., OLB credentials such as a login or password).

**Custom Label** – Text defined by OTCnet that describes a level in the organization hierarchy, the internal control number, or agency accounting code.

**Customer Not Present Processing Method** – The processing method selected in OTCnet when processing a check that has been presented by a check writer who is not present at the agency location i.e., mail.

**Customer Present Processing Method** – The processing method used in the OTCnet when the check writer is presenting the check in person.

## D

**Daily Voucher Report** – A business report that allows you to view the daily voucher extract.

**Data Type** – The type of data that should be entered for a user defined field.

**Date of Deposit** – The date, prior to established cut off times, the user transmits a batch of checks and money orders through check capture, or the date the agency sends the physical negotiable instruments to the financial institution.

**Debit Gateway** – The financial settlement program that is responsible for the presenting and settling of payment transactions acquired through the OTCnet application. The Debit Gateway receives a transaction file from OTCnet and determines the proper path for settlement of each item. Items are either converted to ACH for direct automated clearing house debit, or are included in an image cash letter, which is sent to the Check 21 system for presentment to paying banks. Once the file is processed, the Debit Gateway sends a Response Processing File (RPF) to OTCnet with the status of each of the items.

**Demand Deposit Account (DDA)** – The account at a financial institution, in which an organization deposits collections.

**Denied** – Indicates that OTCnet system permanently denies an individual from cashing a check through OTCnet based on the combination of ABA number, account number, and User Defined Field 1. User Defined Field 1 is usually the SSN number of an individual.

**Deny Date** – Indicates when the verification record (MVD/LVD) expires, and OTCnet can start accepting checks that will be presented by a check writer that has previously presented a bad check. The Deny Date is calculated based on suspension periods configured in the Check Cashing policy of an OTC Endpoint.

**Deposit** – A collection of over-the-counter receipts deposited to a United States Department of Treasury General Account for credit.

**Deposit Activity (FI) Report** – A business report that allows the financial institution to view deposits submitted to its location.

**Deposit Approver** – A user who has authorization to review and submit deposits to a financial institution.

**Deposit Confirmer** – A user at a financial institution that has authorization to verify the accuracy of deposits received from an agency.

**Deposit History by Status Report** – A business report that allows you to view deposits by status.

**Deposit Information** – The attributes that define a deposit: deposit status, voucher number, deposit endpoint, ALC, voucher date, deposit total, check/money order subtotal, currency subtotal, and subtotals by accounting code.

**Deposit Preparer** – A user that has authorization to prepare and save deposits for approval to a Deposit Approver.

**Deposit Total** – The total amount of over-the-counter receipts included in the deposit.

**Deposit Historical Report** – A deposit processing report that allows you to view historical deposit transaction data.



**Deposits by Accounting Code Report** – A business report that allows you to view deposits by accounting code.

**Deposits by OTC Endpoint Report** – A business report that allows you to view deposits by OTC Endpoint.

**Display Order Number** – The order in which user defined fields (UDFs) should be displayed.

**Division Number**: A three-digit (e.g. 001) value assigned at lower level endpoints, under the chain code, to designate unique lines of accounting.

**Draft** – A deposit that is saved for modification at a later date by a Deposit Preparer.

## E

**Exchange Rate** – The decimal value used to convert foreign currency to the US dollar Equivalent (USE).

## F

**Failed** – The item was unable to be processed and/or settled by the United States Department of Treasury/Bureau of the Fiscal Service (BFS). These are item that could not be collected such as foreign items or possible duplicate items. These items are not included on your 215 Report.

**Federal Program Agency** – A permanent or semi-permanent organization of government that is responsible for the oversight and administration of specific functions.

**Federal Reserve Bank (FRB)** – A Federal Reserve Bank is one of twelve regulatory bodies throughout the United States that make up the Federal Reserve System. Each Bank is given power over commercial and savings banks in its area and is charged with making sure that those banks comply with any and all rules and regulations.

**Federal Reserve Bank-Cleveland (FRB-C)** – FRB-C serves as the conduit for settlement of transactions originating from the OTCnet application. FRB-C is responsible for receiving the transaction data from OTCnet via forward file and performing check clearing/transaction settlement as the 'debit gateway'.

**Federal Reserve System's Automated Clearing House (ACH) System** – Enables debits and credits to be sent electronically between depository financial institutions.

**Financial Institution (FI)** – A bank, designated by the United States Department of Treasury and a Treasury General Account (TGA) of International Treasury General Account (ITGA), which collects funds to be deposited in the Treasury General Account. These banks also include the Federal Reserve Bank (FRB).

**Financial Institution Information** – The name, address, routing transit number, and the demand deposit account number of a financial institution.

**Firmware** – A release used for initial download or upgrades to the scanner software that allows a scanner to be used on a card terminal. The firmware versions also contain a series of other

back-end installation files that should be installed on a card terminal to enable it to be used for Check Capture in OTCnet.

**Fiscal Year** – A 12-month period for which an organization plans the use of its funds.

**Forwarded Batch Status** – Indicates the batch has been sent to Debit Gateway to initiate the settlement process.

**Forwarded File** – A term that is assigned to a file that contains the check transactions that is send from channel applications, such as OTCnet or ECP, to Debit Gateway for settlement purposes.

**Franker** – An internal stamp unit that stamps a check with “Electronically Processed” after the check is processed and scanned. Franker availability is based on the model of your scanner.

**Franking** – The process of stamping a check processed through Check Capture. The stamp indicates that the check was electronically processed.

## H

**Highest Level Organization** – The primary level of the organization hierarchy.

## I

**IBM Security Identity Manager (ISIM)** – Refers to Fiscal Service’s Enterprise provisioning tool for user account and identity management.

**Individual Reference Number (IRN)** – The auto-generated unique number used in OTCnet to identify Check Capture transactions.

**Input Length Maximum** – The maximum number of characters that may be entered in a user defined field.

**Input Length Minimum** – The minimum number of characters that may be entered in a user defined field.

**Internal Control Number** – A customizable field for agency use to further describe a deposit.

**Internet Protocol (IP) Address** – A unique number or address that computing devices, (e.g., computers, laptops, tablets, etc.) connected to a computer network, use to identify themselves and communicate with other devices in an IP-based network (e.g., the Internet).

**Item Detail Report** – A report that contains the information about an individual item (check) associated with a batch. The report print-out will contain MICR information, data entered about the check, and an image of the check obtained during scanning.

**Item Type** – Indicates whether the check presented is a personal or business check. This determines whether the check is handled through Check 21 (non-personal) or FedACH (personal).

## K

**Kiosk Operator User Role** – A user with limited permissions for the OTC Kiosk tablet. Permissions include logging into the OTCnet Kiosk application, deposit processing, scanning checks, processing card payments and printing receipts.

**Kiosk Lockdown Software** – A process used to lock down the Windows Surface Pro workstation for use with the OTCnet Kiosk Tablet application. This involves removing the options, “Lock”, “Sign out”, “Change a password” and “Task Manager” when CTRL-ALT-Delete is pressed. This process only needs to be implemented once, as part of the initial workstation configuration. Locking down the tablet ensures that users cannot access any outside information or applications from the OTC Kiosk Tablet (e.g., checking email or accessing any other websites).

## L

**Local Accounting Specialist** – A user who is an expert on the organizational structure, reporting needs and accounting rules for their depositing endpoint and its lower level OTC Endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower level OTC Endpoints will use in OTCnet.

**Local Security Administrator (LSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Local Verification Database (LVD)** – A database (specific to the endpoint using OTCnet) that is downloaded from OTCnet and stored locally on the agencies network, which replicates the information found in the Master Verification Database (MVD).

**Lower Level Organization** – Any organization created below the highest-level organization.

**LVD Contents Report** – A check processing business report that allows you to view the contents of a Local Verification Database (LVD) for a given OTC Endpoint.

## M

**Magnetic Ink Character Recognition (MICR)** – Digital characters on the bottom edge of a paper check containing the issuing bank's ABA number and account number. The check number may also be included.

**Manual Card Entry** – An option available in OTCnet for card processing, it allows agency users to manually enter a card number on behalf of the card holder so a card payment can be processed. It is only to be used as a contingency if all other payment methods fail.

**Master Verification Database (MVD)** – It is an online database specific to the agency that maintains the agency hierarchy check cashing policy, information on bad check writers, and manually entered blocked items based on an agency's policy. Bad check information is accumulated in the MVD as agencies process checks through Check Capture. The MVD

provides downloads of dishonored check information and blocked items via the Local Verification Database (LVD) on a daily basis.

**Merchant Identification Number (MID):** A unique designator (e.g. 44450XXXXXXXXX) assigned by the acquirer to reflect the card processing location. It may contain up to 13 characters. An ALC can be associated with multiple merchant IDs; however, each merchant ID must be unique for each lower level endpoint.

**Mobile Check Capture** – A functionality in OTCnet; it allows the processing of mobile check transactions from the FedRevCollect mobile application (Mobile Server).

**MVD Editor** – A user that has the authorization to view, edit, and download CIRA records, view verification records, and read blocked records containing only ABA permissions, view other general reports such as the SF215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

**MVD Viewer** – A user that has the authorization to view and download CIRA records, view verification records, and read blocked records containing only ABA permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket report, 5515 Debit Voucher report, the ACR Activity report, as well as view and download Historical Reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.

## N

**Non-Personal Item Type** – Indicates that the name on check is an organization, or the check is a money order, traveler's check, or third-party check.

**Non-Reporting OTC Endpoints Report** – A business report that allows you to view OTC Endpoints that have not reported a deposit.

## O

**Open Batch Status** – Indicates the batch is open and accepting new checks.

**Organization** – The location or level within a Federal Program agency.

**Organization Hierarchy** – The structure of a Federal Program agency as defined in OTCnet.

**Organization Hierarchy Report** – A check processing business report that allows you to view the target OTC Endpoint within the context of the current OTC Endpoint.

**OTC Collections** – Receipts that contain cash, checks, and/or money orders that are collected over-the-counter by organization endpoints in exchange for goods or services.

**OTC Endpoint** – The endpoint (location) that collects over-the-counter (OTC) receipts and deposits them to the United States Department of Treasury General Account.

**OTC Endpoint (CDC)** – The endpoint (location) setup in OTCnet for card processing.

**OTC Endpoint (CHK)** – The endpoint (location) setup in OTCnet for check capture.

**OTC Endpoint (TGA)** – The endpoint (location) setup in OTCnet for deposit reporting.

**OTC Endpoint Mapping** – The assignment of accounting codes to an agency's OTC Endpoint, for which a deposit amount can be allocated.

**OTC Kiosk Tablet** – A lightweight collections mobile tablet terminal that features OTCnet Check Processing and Card Processing with receipt printing functionalities. It allows agency customers to make check (personal only) and card payments (credit, debit and gift) independent of an agency representative.

**OTCnet Local Bridge (OLB) Application** – Refers to an application installed on a workstation, used to facilitate communication between the browser and the operating system/workstation.

**OTCnet Offline** – Refers to the over the counter application that provides Check Capture functionality to end users with limited internet connectivity and provides the capability to upload offline-captured batches to the Online OTCnet application for processing.

**OTCnet Online** – Refers to the web-based over the counter application that provides check capture, check processing, deposit processing and card processing functions to end users (that have constant Internet connectivity).

**Over the Counter Channel Application (OTCnet)** – Refers to the over the counter application that provides Check Capture and Deposit Reporting to end users.

## P

**Personal Item Type** – Indicates that the name on check is an individual's name, not acting as a business.

**Personally Identifiable Information (PII)** – It is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person or can be used with other sources to uniquely identify a single individual. Examples of PII include but are not limited to social security numbers, dates and places of birth, mothers' maiden names, biometric records.

**Primary Local Security Administrator (PLSA)** – An agency or financial institution/federal reserve bank user who has authorization to maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. This user is also able to request and create users for the organization.

**Processing Options** – User-defined parameters for the deposit and adjustment processes.

**Processing Options by OTC Endpoints Report** – A business report that allows you to view processing options defined for endpoints within the organization.

## Q

**Queue Interface** – Used by military agencies that utilize the Deployable Disbursing System (DDS) database bridge. It provides a single transaction input point, prevents data entry errors, and discrepancy between both systems.

## R

**Received** – The agency has sent this transaction through OTCnet. No settlement has been performed for this transaction yet.

**Received Date** – The date the check was received by web-based OTCnet.

**Rejected** – A deposit that is returned by a financial institution or FRB to the Deposit Preparer to create a new deposit.

**Represented** – This transaction was returned with a reason code that allows for another collection attempt to be made (see Appendix Chapter of the Participant User Guides for Reason Codes). Depending on an agency's policy, the item is reprocessed in an attempt to collect the funds from the check writer. Items with this status are in-process of collection.

**Retired** – This transaction was unable to be collected. The agency receives an SF5515 Debit Voucher Report with a debit processed to Debit Gateway, the effective date and debit voucher number. The offset to the agency's debit is an ACH return or a paper return (Check 21) received from the check writer's financial institution. This transaction cannot be processed again through OTCnet.

**Return Reason Codes** – Represent the numeric codes used in the ACH and paper return processing, which specify the reason for the return of the transaction and Check 21 codes.

**Return Settlement Date** – The effective date of settlement of the returned check item.

**Returned Item** – A check that was originally part of an OTCnet deposit but returned to the financial institution for non-sufficient funds, closed account, etc.

**Routing Transit Number (RTN)** – (also known as American Bankers Association (ABA) Number or Bank Routing Number) – The nine-digit number used to identify a financial institution.

## S

**Save as Draft** – An option that allows a Deposit Preparer to save a deposit for modification at a later date.

**Save for Approval** – An option that allows a Deposit Preparer to save a deposit for a Deposit Approver to submit to a financial institution.

**Send Error Batch Status** – Indicates the batch was transmitted and fully processed by the OTCnet server without error.

**Sent Batch Status** – Indicates the batch was uploaded online without error.

**Separation of Duties** – A concept used to ensure there are typically separate personnel with authority to authorize a transaction, process the transaction, and review the transaction.

**Settle Best Method** – The option that allows OTCnet to decide the best settlement method for personal and non-personal checks.

**Settled** – This transaction is complete, and the funds have been credited to the agency's United States Department of the Treasury General Account. The effective date of the deposit and the SF215 Deposit Ticket Report deposit ticket number are provided.

**Settlement Date** – The payment date of a check item, which is when the deposit is debited from the check writer's account.

**SF215 Deposit Ticket Report** – The report presented to a financial institution by a U.S. government agency with checks and other payment instruments to make a manual deposit. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable for a duration of up to 45 days.

**SF5515 Debit Voucher Report** – The report used to debit the Treasury General Account (TGA) to decrease the amount of a deposit made to that account. This report is manually generated for Deposit Reporting and auto-generated for Check capture. The report is searchable in for a duration of up to 45 days.

**Share Accounting Module (SAM)** – The application that facilitates the process of validating or deriving United States Department of Treasury Account Symbol (TAS) and Business Event Type Code (BETC) combinations to assist CARS/GWA in classifying financial transactions as they occur.

**Short Name/Code** – The user-defined text describing an organization. Short Names/Codes must be unique within an organization hierarchy.

**Statistical Report** – A check processing administration report that allows you to view statistical details for an OTC Endpoint. The report includes statistical information regarding the total transactions, overall success rate, total returns sent back to the agency, and total returns received. The report is searchable for a duration of up to 15 days.

**Submit** – An option that allows a Deposit Approver to submit a deposit to a financial institution.

**Submitted** – A deposit that is submitted and waiting deposit confirmation by a Deposit Confirmer.

**Suspend** – Indicates that an individual's record is set to a predetermined suspension period. During this time, OTCnet prevents an individual from processing a check through OTCnet. The individual's database record has a Trade Status of Suspend and the expiration date is set until a specific date.

## T

**Card Terminal ID** – The unique number assigned to the workstation where a user performs functions in OTCnet.



**Trade Status** – Represents the status of the verification records. There are four possible trade statuses in the system: Blocked, Denied, Suspended, and Cleared. The Trade Status D-Suspended or D-Denied is assigned to auto generated Dynamic records.

**Transaction History** – Defines the time range that a Deposit Confirmer will be able to view the historical deposit transactions for his or her financial institutions. For example, if the transaction history is set at 45 days, the Deposit Confirmer will be able to view all the deposits that he or she has confirmed for the past 45 days.

**Transaction Reporting System (TRS)** – A collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies. The system will allow financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system.

**Treasury Account Symbol (TAS)** – The receipt, expenditure, appropriation, and other fund account symbols and titles as assigned by Treasury.

## U

**Universal Serial Bus (USB)** – A connection port on a computer that is universally compatible with many types of devices, such as printers, speakers, mouse, flash drives, etc.

**US Dollar Equivalent (USE)** – The deposit amount, in United States currency, which is equal to the foreign currency for which it is being exchanged.

**US Treasury** – The executive department and the Treasury of the United States federal government.

**User Defined Field (UDF)** – A user-defined text that describes deposit activity or deposit accounting activity.

**User Information Report** – A security report allows that you to view a user's contact information.

**Users by Access Group (FI) Report** – A security report that allows you to view users by financial institution.

**Users by Access Group (FPA) Report** – A security report that allows you to view users by OTC Endpoint.

**Users by Role (FI) Report** – A security report that allows you to view users by role for your financial institution.

**Users by Role (FPA) Report** – A security report that allows you to view users by role for your OTC Endpoint.

## V



**View CIR File Status Report** – An administration report allows you to view the status of CIR files that have been processed by Collections Information Repository (CIR) or are ready for CIR to process.

**View CIR Transmission Status for Check Processing** – A check processing administration report that allows you to view the status of CIR files that have been processed by CIR or are ready for CIR processing.

**View Vouchers Completed Report** – An administration report allows you to view the status of deposit and adjustment vouchers that have completed processing through the FI System To System Interface in the past 36 hours.

**View Vouchers in Progress Report** – An administration report allows you to view the status of deposit and adjustment vouchers in progress.

**Viewer** – A user who has authorization to view OTCnet information and produce reports from it.

**Voucher Date** – The day that Debit Gateway receives transactions from OTCnet.

**Voucher Number** – The number assigned to a deposit by OTCnet.

## W

**WorldPay:** (formerly Vantiv) A credit card, debit card and gift card merchant processor who is responsible for the creation of card acquiring service (CAS) accounts including chain codes and merchant IDs.